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Ernst, E.Z.

The progressive hand book  
of the Labor Exchange


Olathe, Kan.

1895

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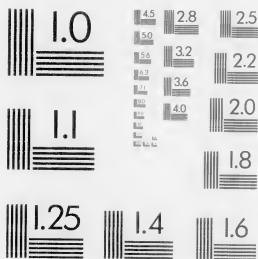
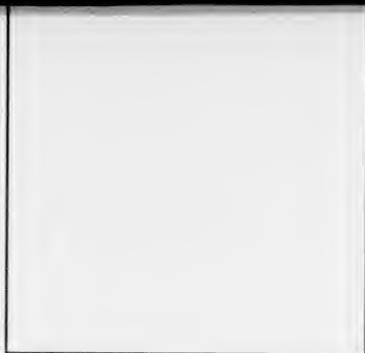
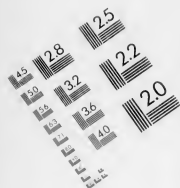
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1895.

PROGRESSIVE THOUGHT.

Vol. 1

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No. 3.

THE  
PROGRESSIVE HAND BOOK

THE LABOR EXCHANGE.

BY  
E. Z. EPSTEIN,  
GENERAL ORGANIZER.

REV. 1911

SECOND EDITION

PUBLISHED BY  
THE PROGRESSIVE THOUGHT CO.,  
Olathe, Kansas.

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THE  
PROGRESSIVE HAND BOOK

OF THE  
LABOR EXCHANGE.

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THE DAWN OF EQUITY.

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Onward and Upward to a Higher Civilization.

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SECOND EDITION.

---

BY  
E. Z. ERNST.  
GENERAL ORGANIZER.

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REVISED.

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PUBLISHED BY  
THE PROGRESSIVE THOUGHT CO.,  
Olathe, Kansas.  
1895.

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OLATHE, - KANSAS.

*Labor exchange.*



E. Z. ERNST.

Onward and upward ever  
Should our aims and efforts lead;  
Let there be no point in reach,  
To which science may not speed.

Then give every thought, or endeavor,  
Room to spread and grow,  
For the goal of human mind should be,  
More to learn and know.

—Ernst.

## INTRODUCTION.

In the propagation of my work, as General Organizer of the Labor Exchange movement, I have found it necessary to have some printed matter to aid the average mind, so that the masses may become more actively employed in the study of the great principles brought into operation by the introduction of this ONLY TRUE SYSTEM of co-operation. My proposition is to simplify this book so that almost any one may be able to understand the methods of active operation. Therefore I have concluded to so arrange the following matter into short condensed lectures, followed by illustrations, facts and demonstrations, by which we hope to prepare the mind of the readers and enable them to operate the system successfully in any place where better conditions are desired.

To give all the varied details of how organizations might be affected and also to answer all the essential or non-essential questions, which the learner may ask, would make a book too cumbersome and expensive for the purpose.

We hope the sincere readers will employ a reasonable share of common sense, and sufficiently comprehend our plans, to begin laying the foundation of future success, and as we know we have the most complete system, we will ask you to carefully follow out the ideas herein contained, so that you may become workers for just principles without delay.

Most fraternally yours for humanity's sake,

THE AUTHOR.

## PREFACE.

Our attention has for years been attracted towards the various reformatory discussions which have been agitating the minds of the people in all parts of the world. We have studied every new or old idea presented by the politicians, theorists, finance tinkers and idealists on all lines; after exhausting their arguments, and most of our patience, we are compelled, by force of truth and justice, to accept only the correct system of genuine co-operation and individual liberty.

There seems to be nothing that will attract the average people as easily and quickly as some pretended relief when plenty of money is used to advertise and puff it in circulars, papers and by public speakers. The common failing still seems to be a desire to get something for nothing, and the greater the promise (without regard to the amount of deception) the more likely are the masses to take the bait. This reform era is indeed a harvest time for many who are calling "Here is the remedy," merely to get the "shekels" from the anxious students. That line of work will continue to prosper as long as the goods can be sold. We cannot entirely condemn that class of literature because it has a tendency to enlighten the readers on some points and prepare them for more advanced ideas.

If all the books and papers on finance, economy and government, were placed on one side of a balance their combined practical knowledge would not weigh equal to the true principles con-



tained in the Labor Exchange system, hence we do not propose to make any long arguments on the unessential hobbies of theorists but will endeavor to give only facts in condensed form. The experience we have had, and the knowledge we have gained in studying the various shades of reform give us a foresight and power of judgment by which we can at a glance point out fatal defects of every plan proposed by the would-be projectors of new methods.

This movement is gradually and rapidly growing, and although hundreds of institutions are making efforts to establish what they call co-operative plants in almost all parts of the world, there are none which can bring the desired relief without the introduction of The Labor Exchange principles. Thus the study of other methods is to some extent a loss of time, because a full comprehension of this complete system will open the understanding and give a practical way of success to all progressive reform ideas.

For the greatest good to all we are hopefully striving upward.

E. Z. E.

## LECTURE NO. I.

### CO-OPERATION.

There is no question in the minds of economic students but that the present "hard times" and unfair condition of things have been brought about by an unjust exchange of the products and service, and that the immediate cause lies principally in the vicious system of money, known as "Legal Tender." To convince those who have not yet established that fact in their minds we will refer them to De Bernardi's book, "Trials and Triumph of Labor," which we think can establish it to any reasoning human, without a doubt.

By a correct system of just principles we are of necessity forced to depend upon the toil of man for the convenience of civilized society, therefore, our motto shall be, "In Labor We Trust," instead of putting our faith in an inert and valueless metal, as do the hard money worshippers.

Our method of doing business does not interfere with that of any person who desires to do right by his fellowman, and on that line we can boast that we are strictly independent to do as we please as long as the "Golden Rule" is observed. In case of difficulty between brethren, we invariably resort to arbitration for a settlement.

We might reason upon a score of interesting topics and thus carry the minds of our readers from subject to subject, suggesting innumerable, valuable hints and yet not touch upon the most

important theme. We will, therefore, leave that part of the work for later productions and confine ourselves to the essential task of establishing true and complete exchange of the products of toil, the lack of which has caused untold misery in every land. In order to do this effectively and justly, we will introduce the only correct medium of trade in the form of a labor check and a general circulating certificate, issued only on products and to the creators of wealth in correct amounts, and redeemable in the necessities and luxuries of life, by a plan not to be mistaken in its operations and which must ere long bring unprecedented prosperity to all worthy laborers of the world.

As we meditate upon the condition of things and compare the past with the present, as per our recollection, and try to picture before our mind the probable future as it may creep upon us if we continue to move on by the same ruinous plan, as it has been our misfortune for centuries, we long for a condition which will promise and guarantee us brighter and better prospects. But, alas, how unsteady are the varied movements of the surrounding appliances to which we have so long been in vain looking for relief.

Our opportunities have been continually growing worse from year to year ever since we can remember, and unless some intervening providential movement shall change our course there can be no hope for the oppressed toilers to whom the world owes so much.

Many are the new ideas which men and women have advanced with the hope that a higher plain of action might be uncovered, but, up to a very late date all such projects have proven almost valueless, except to give the promoters the benefit of sad experience. Yet, at least some good has resulted by experimenting and enabling studious and inquisitive observers to steer clear of the

danger rocks heretofore so fatal, and thereby arriving at more perfect conclusions than ever before.

With the many institutions of learning, and with the numerous organizations for the enlightenment of the befogged minds throughout the length and breadth of the land, and through the general crank movement which has been afloat in the country, at will, for the past decade, there has arisen a tempest of unrest, almost beyond the control of loyal blood. The dissatisfaction has grown so great that the eyes of the nation are about ready to look in any direction from which relief is promised.

Many are the panaceas offered by honest and even unscrupulous projectors, yet there can be only one correct and complete remedy. To reach the proper conclusion it may be well to thoroughly investigate all plans proposed, and if there is one which can produce positive proof sufficient that it has no fault, it may be well to cling to it as the long sought for salvation. To this latter conclusion we have at last arrived, after a diligent and weary search for correct methods, for a number of consecutive years.

We do not consider our knowledge and experience exclusively our own, and as we believe that a free flow of intelligent thought is advantageous to all, it behooves us to make use of the privileges nature has bestowed upon us for the grandest good to the greatest number. Narrow, selfish principles can never prosper, and although haughty, arrogant, unmerciful avarice has seemingly flourished in the past, we can assure you that its time is well nigh spent and that justice must soon take its place at the head of business policies.

## LECTURE NO. II.

## THE BALLOT IS BUT A SECONDARY CONSIDERATION.

The condition of our minds have much to do with the actions of the body, and together they control the destiny of men. If we allow ourselves to be hoodwinked by a bundle of absurdities, we should expect but an unprofitable outcome. Why can we not meet in our various organizations and harmonize in a co-operative spirit and arrive at a fair and equitable conclusion, so that all may find the right tract which leads to progress and unbounded prosperity?

Much is said about the alien ownership of land, the control of railroads, the increase of the circulating medium, and a dozen other propositions which seem to greatly interest many of our people of the entire union, but we know the masses have not yet found the true remedy. These subjects are fast becoming the most attractive features of our general conversation, and when connected with political discussion engage the attention of our thinking population, male and female. These are questions of vital importance, and should be properly weighed by co-operative thinkers. On the whole, men are apt to be led off by the first plausible statement, therefore it is best to hear all sides and consider well ere hasty action is taken. The co-operative work, which can best be advanced by co-operative study should be discussed in the various organizations, and then concentrated thought will point to the most essential mode of action.

We should prefer to give condensed remarks upon the subject; but as all minds are not in the proper frame to draw correct conclusions, it is

thought best to prepare the searching elements to meet on common ground. The time spent in getting the great mass of inquiring thought concentrated upon the main issue before the people is not in vain. If the change were brought on too rapidly, the result might prove fatal to those it were aimed to relieve. The great minds of the common people must be kept well balanced, and they will then be in a condition to meet any emergency. By the proper exchange of thought at regular public meetings much can be accomplished on this line.

The making of good country roads is much agitated of late, and more or less interests us all; therefore let it be considered in the proper light with due care that there shall not be any more interest-bearing bonds issued in a country where the people love freedom. Interest-bearing bonds and perfect liberty cannot abide in the same government. By a proper co-operation every necessary and luxury of life which human mind can devise and labor can produce may be enjoyed by the worthy and industrious mortal. The philosophy of true co-operation is the most correct and can remedy more of the evils now existing than any other one proposition agitated by the American people. By this system we will harm no one who deals justly and mercifully with his fellow-men, yet the schemer, the speculator, the monopolist and all unjust dealers will be restrained from plundering the unsuspecting peaceful producer.

Is it not a fact that all wealth which comes to society outside of the infinite power of the Almighty must be produced by labor in some form? And this being granted, we ask how does it happen that those who do least are allowed the most of the wealth produced by labor, while those who produce most are deprived of the necessities and even suffer in poverty and destitution? We believe in an equitable exchange of labor for labor,

but are severely opposed to the exchange of wealth created by labor, for deluding deceptions which are entirely valueless.

Our present mode of trading is a delusion to the worthy, active members of society, while it is continually enriching the vagabonds who are engaged in swindling honest victims and perverting the public on economic questions. These are simple facts understood by many of our best informed thinkers, yet the way out is not so easily apprehended by all. Hence, we propose, step by step to advance thoughts which shall aid in reaching the proper solution of the industrial problem by a rule of universal and complete co-operation. Civilization will soon come to naught, and government end in chaos, if labor is ignored. The power lies in the hands of the producers. Will we help ourselves? The ballot is but a secondary consideration. First, because it would need a majority to control any line of work; and second because as long as legal tender money is in absolute control so long can laws be made to suit the owners of the money. Hence equitable exchange of labor is the subject most worthy the attention and study of every toiling human. Will you help us to investigate it and bring the matter before the public as rapidly as possible?

### LECTURE NO. III.

#### THE BROTHERHOOD OF MAN.

Many worthy people of all factions have for years past felt that co-operation was the only correct plan upon which our social and business propositions should be based. The one great obstacle has been the lack of a complete system marking out a true plan of operation, and the people's inability to fully comprehend the need of such united action. We have been taught to con-

sider ourselves a free and independent people with the duty of each to paddle his own craft, which had the tendency to prevent folks from uniting to protect themselves from the common enemy of the wealth producers. While the toilers continued single handed to create all the wealth they could, in order to lay up some for emergencies, another class combined to accumulate the products by speculations, sharp dealings, usury and monopoly, until it has ceased being a virtue to bear undue burdens.

When a class of business men unite to protect themselves or extort from others it is not proper to call such an organization co-operative. Even the Grangers in their (so-called) co-operative enterprises are to a certain extent monopolistic, as well as are all other factional combinations. No system can be purely co-operative unless every creature of the human family is given a free and equitable opportunity to take part and exchange value for value in proportion to the products created by such individual. If the money loaner and the legislator combine to rob and swindle the people it is a monstrosity for evil. If a class of mechanics unite to raise wages or shorten the hours of labor, it is a union that will never succeed well because it has the opposition of all the other classes to contend with. If the farmers unite to save themselves from the middlemen and conduct their own stores, the merchants and a number of other factions are antagonized, and the business is simply a system of combination of one class against another. There is very little gained by any of these combinations, as the whole must eventually succumb to the grasp of the more powerful combination of the money monopoly, unless a true system of co operation can be instituted by the wealth creators upon the plan of The Labor Exchange. Farmers' co-operative stores do not create wealth, but merely trade in goods

and make profits on the sales. By this method they divide what they have paid in over the cost of goods, clerk hire, interest on capital, etc. It is easily to be seen that those who have the fat salaries in the job or draw the usury, are of the richest or are rapidly drifting in that direction, while the ordinary patron is paying well for what he gets and helping to feather the nests of the favored few. Such is the tendency of the celebrated and much-prised Rochdale system as being conducted today, if history on this line serves us properly.

The teachings of generations are hard to overcome, yet the time is now at hand for a radical and peaceful change. Correct methods must be instituted to take the place of the erroneous ideas of the past. We are a great nation of inquisitive and inventive spirits from every climate and every condition known to man. Why should we not improve upon our system of exchange as well as upon anything else that will tend to better the condition of the human family? We should not be selfish or narrow in our views; we can afford to be generous. Yet the toiling masses have been magnanimously liberal for thousands of years past, and have at last concluded that injustice should not forever burden and oppress the most noble of God's creatures. The wealth of the world is the result of labor, and the proper co-operation of the producers and their auxiliaries in exchanging this wealth by an equitable plan is desirable to all honest men. Its advantages to society would be many fold. Thus no one need suffer if willing to do an honest turn for the benefit of himself and others. Have you ever thought that something must be wrong with our present system, when the idle, non-producing speculators accumulate wealth which labor has produced, while labor lives in hovels and begs for the necessities of life or for an opportunity to be employed in a world which

is yet so far from being completed? We can remedy all this injustice in a very short time by a true system of co-operation, known to advance thinkers as The Labor Exchange. Will you investigate this plan which leads direct to the "Brotherhood of man and Fatherhood of God?"

#### LECTURE NO. IV.

##### TO EMPLOY THE IDLE.

Of what value can plodding, thoughtless humans be to civilization unless it is to perform a mechanical part in the drama of life's evolution? We feel as though their room is more valuable than their presence. If it were not for the vast army of thoughtless humanity and the vicious avarice of the vagabond idle (usually called rich) the progress of God's workers could not be described. New things and new ideas are being discovered, and thought of, in rapid succession, but the sluggishness of the masses and the unrighteous desires and dealings of many others makes the labors of the thinking class very tiresome and tedious. Education is of but little value in the making of a man unless solid thought is also employed. He who can start the minds of men to action and draw them into a channel that will lead humanity to a higher and nobler condition must indeed be a benefactor to his kind.

Many of our thinking workers have different lines upon which their thoughts seem to run. Some believe in one thing, while others advocate another. Single tax, graduated and accumulative tax, initiative and referendum law-making, Hare's preferential system of representation, the abolition of president, vice president, United States senate, governors and state senators, etc., free trade, free country, woman's suffrage, and equality to all mankind are all valuable ideas to

consider, and if adopted would virtually bring man to a state akin to true co-operation or labor exchange. But the method by which either one of those propositions is to be brought into force as projected by its friends is by way of law or the ballot, which is a very slow and uncertain method at best. One change seems to be about all a generation can accomplish in a political contest, at least history in this country points that way.

We should not forget that the people who labor by mind or muscle are the only ones who create wealth, and should they apply their strength properly and think out a plan of co-operative action, they alone could enjoy all the necessities and luxuries which the hands and minds of men can produce. Why not begin at once—begin at the foundation and build correctly? "Do ye the will of the Lord and all things shall be added unto ye." Much good seems to come out of the various combinations and the oppression of the wealth producers, as it is causing them to think more than ever before. If the process now being made use of to oppress the people was less rapid, the money power could be more sure to succeed, for a man must indeed be very dull of apprehension if the rapid downward tendency of the past thirty years has not caused him to think that some better plan of action should be inaugurated. The plans thought of are various. Communism, nationalism, co-operation, monarchy, anarchy, federalism, socialism, prohibition, fiat money, and a number of other propositions, and yet they have not succeeded, nor is it likely that they will soon on so many disjointed, unsystematized conjectures.

It is but natural for people to differ as to the cause of certain conditions; but if they would unite in co-operative meetings, clear their minds of prejudice, take on a brown study and learn The Labor Exchange mode of operation (which can be successfully handled by a few, and is the only

show on earth to get permanent relief), they will soon see that we mean business and know what we are driving at.

It is fair and just that every person should have a right to work whenever they choose, and that they should be allowed a fair exchange of products with other laborers. No one should be allowed to prevent others from producing something useful to mankind: Those who have by man-made laws and unjust dealing taken possession of our public domain and the accumulated wealth of generations have no moral right to dictate the price of products nor the amount of labor man shall perform to sustain life. No man has a right to live at the expense of his fellow creatures as long as he is able to do some useful, mental or manual labor. The plan that we would have our reform friends study is the result of forty years of meditation and comparison, gathered by practical investigation from every civilized nation of the globe, and is such that no man of reason can oppose it. Agitators who are still making the same arguments they did a few years ago are indeed very poor leaders, and will soon need to make a change or be left with the enemies of progress. Shall it take us a generation to develop one little idea before we take up a new one? No! we think not. We favor taking up all good plans and putting them into active operation at once without even waiting for a voting majority. We have all the laws, and more laws than we need, now. We do not propose to make any aggressive fight on anybody in particular, and propose to give every one a fair and equitable share in proportion to the service rendered to humanity. The proposition is to lead on and show the way to success and prosperity for the worthy wealth producer. To employ idle labor and provide an equitable exchange among the producers, and thereby prevent usury, speculation, monopoly and

theft. To destroy the advance thought is to slay progress in its inception. The time is at hand when we need the best minds in active operation to guide swiftly the oppressed slaves of plutocracy to the haven of peace and plenty.

The issue of more money by the government will not produce more wealth. Money is not wealth, and when issued by the government does not make the producing class any richer. The only way that wealth is produced is by labor; and money, to be a genuine medium of exchange, must never be issued except for the real value deposited, something similar to a sub-treasury plan only much better. When no value is deposited no exchange paper is issued, and consequently those who want exchange must produce wealth to get it. In this way simple and complete co-operation can be at once established in any locality where wealth is produced.

A fair exchange of products is no robbery; and as the toiling people create all, why not exchange all, then have all, and quit complaining about the other fellow who will be compelled to shift for himself or get left in the race for prosperity? This method gives every man, woman and child, full remuneration, in proper ratio, for their usefulness to the human family and gives all a fair chance to help themselves to God's bounteous blessings in proportion as they are willing to aid in the great workshop of civilization. This perfect system of labor exchange is now in working order in a large number of places in the United States and other countries.

### LECTURE NO. V.

#### FOUND A COMPLETE REMEDY.

We have liberally mentioned some of The Labor Exchange principles in these lectures and hope the studious reformers and wealth producers of

the entire world will take an active interest in the system. We wish to attract the attention of reform literary writers and newspaper publishers, so that the great importance of this matter may become generally discussed and our plans adopted ere it shall be too late to cast off the yoke.

If the people could comprehend in the least degree how much this subject should interest them, and how much the welfare and happiness of themselves and future generations depends upon the solution of this one problem alone, how anxious they would be to learn of its merits and put into practice its teachings. But, alas! how subtle is the average human, even so much so as to suspect all humanity to be even less trustworthy than themselves. This is all very severe upon the progress of our race, but reformers and "cranks" are usually far in advance in the ideas of justice and equity, and to doubt their sincerity is to retard the onward movement of civilization, while the conservative elements are, in most cases, an interference to the march of enlightenment.

Many of the readers may desire some explanation as to the peculiar methods of The Labor Exchange for which we predict so much. It will be impossible to outline it in a few articles for publication so that all may fully understand its power and usefulness, although it is indeed the most simple system to comprehend and operate if we could be induced to discard the prejudices and dogmas so deep-rooted in the minds of the masses for the past hundreds of years. The false idea as to what money and its functions are, has kept the human race in bondage for many generations, and is still doing its devilish work. The quotation that "The love of money is the root of all evil," is certainly very high correct, and full of meaning to the student of economy. The proper function of genuine money is but similar to an open day-book, by which it may be readily seen in what

proportion the holder should receive of the wealth produced by the united efforts of all the industrial forces.

Instead of issuing money by law to thousands of useless officers who have not created one spear of real wealth—and then have them, through the aid of speculators and money gamblers, dole it out by piecemeal for real wealth and on loans, robbing the producers of their hard-earned creations by giving them only a little worthless stuff, called money, in exchange—we prefer to make use of a plan of proper equitable exchange in which the real producer alone can control the trade and make use of co-operative checks which will show upon their face that an equivalent of real value has been produced, by the holder for the benefit of the human family, and that he is entitled to that amount of wealth from the toil of other producers without imposition on the part of any one. In the former transaction, any one who can get hold of money, by fair or foul means, has the power, by law, to rob the wealth producer of his creation, and yet give no equivalent except that same lawful stuff to rob some one else with, in the same way. By The Labor Exchange plan only those who have produced something for the benefit of humanity can receive the checks which will get an equitable share of the produce created by some one else, and as these checks will cost no interest, and are not controlled by vicious laws, two very important points are gained. Government money is always sure to fall into the control of the officers and the rich money gamblers, and gives the producers a very small margin, while the Exchange checks are entirely in the control of those who in reality produce wealth. By making use of this system the producers would be truly co-operative in the use of checks of exchange. Which do you prefer, friends? Can you decide?

Some people at once conclude that this might

do for local exchange, but ask how they could get something from a distance or in case they might want to ride on the railroad. Would not the railroad soon belong to labor, and also the goods at a distance? And at first a simple remedy might be applied by exchanging some products for "lawful money," and the more the checks are used the easier it would be to get government, or speculators' money. Drafts and bills of exchange are used to balance accounts at present; and why not continue the same, and introduce it in local business as well? The money idea is a delusion and intended to swindle the laboring people. Why not exchange wealth for wealth? Government money is not wealth, neither does it represent wealth. It never laid up a stone nor drove a nail, but is an inert and valueless stuff and a deception. Why is it that the men who labor, economize and produce much, and build many huge structures, are generally found living in small, rented houses, while those who stand idly by, plan, plot, scheme and speculate, claim everything within sight, and hold an option on what is supposed to appear in the future? Is that the way to co-operate? No! Neither is it labor exchange. Why are things so now? Principally because of our vicious customs in finance, known as our monetary system.

We believe that the producers of wealth—necessaries, comforts and luxuries of life—should have a liberal and equitable share of their productions before the vagabonds and pimps of society should be pampered. If they are too indolent to do anything of value for the human race, why not suffer the consequence? Co-operative labor and the proper exchange will increase the happiness of man one hundred-fold; and as a friend writes by private letter, that he is satisfied "we shall reach that point where the people will not sit down and resolve and pray to a false political god, but will reach out and take hold of the



hand of labor and materials and work out their own salvation."

By reading and studying "Trials and Triumph of Labor," the student of political economy will strike a mint of valuable facts and illustrations which are beyond estimation to any one. Those who believe in equality and justice, cannot afford to evade the study on this line of thought. Facts must force themselves upon our minds sooner or later, and the quicker we are apprised of all our errors the better it will be for us and our posterity. Every day that we allow to pass by in the old way is valuable time lost never to return. One advance worker in a county can do a wonderful amount of good in this line of thought if he will but persevere. The partial co-operation or co-partnership business of which we have seen and read in the past, has not been a success, neither has the competitive system proven beneficial to those who produce. Strikes for higher wages and shorter days, and secret societies have virtually failed as yet to accomplish much else but contention and dissatisfaction. Factions, societies, clubs and parties of religious or political caste have accomplished comparatively nothing, and at best are very sluggish and unreliable. All these things and many others have been tried, and yet here we are near the close of the nineteenth century rapidly going downward as a mass of human freight to an awful destruction: and were it not for the "salt" of our race in the form of such men as the illustrious author of the above mentioned book, we should certainly perish in speedy succession.

We have found a complete remedy, pure and simple, which we believe will solve all difficulties for a thousand years and bring the millenium by true co-operation and Labor Exchange.

## LECTURE NO. VI.

### TO TRUST IN LABOR.

There can be but one true principle upon which successful co operation must be based. The human race has had many earnest workers searching for principles for past centuries, and hosts are still endeavoring to find the path which leads to bliss. There is but one plan, and there can be no other. When you truly find it you will know that it is the right one. Beware of impostors, who, like the apt convert, concludes that he has the pure light when it is merely the reflection from a false impression formed by a too hasty conclusion.

The formulatur of the Labor Exchange system of co-operation, is an uncommonly shrewd, far sighted, deep thinker and is well up in years. He has made this matter the study of a life-time, investigating the plans and workings of all the various organizations instituted or proposed to better the condition of toiling humanity throughout the civilized nations of the world, and has reached a point where operation needs only to complete perfection. We ask you to make your own judgment after a careful, complete and sincere examination. Our proof is sufficient guarantee for all our assertions. Will you turn upward or continue to go downward to ruin?

The Labor Exchange is chartered under the state laws of Missouri as a benevolent association, and all other Labor Exchange associations are but branches of the one general organization. Without harmony there can be no success. One of its first objects is to open an intelligence bureau to employ the idle labor and give steady

employment to any who may apply, thereby aiding the needy to support themselves, reduce the pauper taxation and also increase the demand for the productions of others. This will cure the tramp evil and greatly elevate the condition of toiling humanity. This system is so arranged as to retain the wealth created by labor in the control of those who produce it, hence cutting off all speculation or monopoly now feeding upon the toiling masses.

The cost of a life time membership is \$1.00. It does not interfere with any one's individual business but, instead, gives additional facilities and many new advantages to its members. This institution is for the American people who love freedom and liberty, without regard to party, creed, age, sex, color, condition, number or location. It has been organized for some time, proves a success wherever properly tried, and is now attracting the attention of the most advanced thinkers of the world, who feel the need of perfect organization to bring about the proper solution of the labor problem. Many new plans are being devised, but all combined are of little consequence when measured by the side of The Labor Exchange. This is a charitable institution based upon genuine business principles, in which the giver and receiver both will be benefitted. It also contains a beneficiary department in case of disability, death, fire or other misfortunes, without assessments or dues.

As labor produces wealth, we have concluded to "trust in labor," instead of in gold, in order that all wrongs may be righted by a more tangible plan than that of partisan prejudice. The ballot box at best is a very slow and uncertain method, and takes public sentiment or bribery to control, while tricky politicians and bloated bondholders grow fat on the products of the industrious. The "love of money is the root of all evil,"

and our minds have been blurred with lies about the "money of nations" for centuries. Is it possible that when gold has gone out of the country that our soil is reduced to non-production and that our hands must cease to be employed? Is not money a false and tyrannical god, or are the people fools and knaves? The worshippers of such an idol will commit any crime to obtain it. Hoarded wealth makes no man enjoy life, yet the necessities and comforts are essential to human happiness, and the answer of a clear conscience brings joy to old age.

The Labor Exchange conducts its own financial transactions upon the most complete method known to the civilized world. Most of the business of the United States is done by checks, certificates and drafts, to the benefit of the rich and the detriment of the poor. Why can we not go a little further in this matter and use the check system in all cases, and base them upon the real wealth produced by the laboring people? Why should not checks be issued upon the wealth in accord to the amount produced? This would give each a fair share of the products, in proportion to his deserts, and at the same time cut off all the usury features now so baneful in monetary transactions. It can make very little difference how much legal tender money the government issues or how low the rate of interest, as the principle is wrong and cannot bring permanent relief. The money comes from the wrong source and the system is a robbery to the laboring masses. The greatest trouble civilization has to contend with is the false ideas in regard to what money and its functions are. The Labor Exchange clears away that cloud entirely and brings prosperity at once. We have the most complete system of finance of the civilized nations, and we establish our own exchanges and clearing houses.

There is no communism, nor anarchy in this.

It is the result of forty years of thought and travel by the author, who has studied the customs of every nation of the earth. Why do not the laboring men who build houses and improve the earth have a fair share of the wealth? Why is it that the men who never did an honest day's labor in their lives, have now in their possession many houses and are renting them to the men who really produced the wealth? There certainly must be something radically wrong. We know it and can give the correct solution—the true remedy. The permanent wealth is now rapidly going into the control of the plutocrats, therefore the remedy should be applied at once.

The Labor Exchange is better than the government storage we have heard so much about. In this case we can bank at pleasure upon our product in case we have produced value for deposit. No one should suffer for the necessities and luxuries of life in a land of plenty. We need no majority to organize and receive benefits from this institution. One or two dozen men or women can put this plan into operation and a vast amount of good may soon be accomplished. Where it is operated it must be successful, but the idle may fare badly. Many good citizens are favorable to Bellamy's idea, but this is far in advance of that and gives immediate relief by operation.

There is no secret in this organization but it reaches out a helping hand to every worthy citizen. Partisan politics, sectarianism, prejudice and dogmas are all discarded, while justice and equality stand at the head of the column, with charity and brotherly love for the foundation. True, earnest reformers should study the Labor Exchange system and principles thoroughly. It is in fact the only way out of bondage. It is genuine co-operation, not co-partnership nor monopoly. The only way to create wealth is by the exertion of mind and muscle. Money issued by

law does not create wealth in any form and Mr. V. A. Wilson of North Carolina, in a private letter said: "As a financial system the Exchange is *ne plus ultra*; it enthrones labor and will utterly destroy the sharp practices of the Shylocks and sharpers. It will create a new business world in which the producers will alone have a standing. God bless and prosper you in every effort."

Since writing the above, Bro. Wilson has organized a number of branches of The Labor Exchange and is successfully managing No. 11, at Pfafftown, N. C. We want men and women who will follow his example. The laborer is worthy of his hire, and a reward is sure to follow good works.

## LECTURE NO. VII.

### LESS WORK AND BETTER PAY.

The Labor Exchange system is not an untried "fad." It is in successful operation in many places, and is now being introduced in new localities where the people believe that labor is the only source of wealth, and that honest toil has a perfect right to a share of the good things of this life. This is the next and final upheaval of the American people, and is the only plan which can give permanent relief.

Our first proposition is to employ idle labor by the aid of an employment bureau, bringing the laborer and employer together. For this aid we do not charge, as we are a benevolent association, and wish to do good unto our unfortunate brothers and sisters who are out of profitable work. The second object is to engage in some plant whereby we may produce more wealth by employing the idle and thereby provide means for a great many who would otherwise depend upon the public charities. We claim it is better to em-

ploy the idle at some useful industry, elevating them to a higher condition and improve the entire social standing, than to cast them out as a burden upon humanity. The more we employ the people and give them fair and equitable exchanges, as is our method, the more will be the demand for the product which is being produced by themselves and others.

In order that we may be enabled to keep strict account with all our members in every particular and base our exchanges upon the most accurate and just plan, we have devised a system of certificates of deposits which can be used in any of our trades or exchanges between one producer and another, or even with the outside world, if they conclude to deal with us upon our plan. There can be no fairer method of exchange than that one producer should place his surplus upon the exchange and receive certificates of deposits which can draw equal value of the surplus deposit of some other producer. While in ordinary business, the holders of these deposit certificates can trade and re-trade as much as they have a mind to, as long as their "checks" hold out. In no case does The Labor Exchange issue deposit certificates unless the deposit is genuinely made in due form. These certificates are not money, yet they make a convenient article of trade where money is hard to get. They are safer from loss or destruction because they are made out to the one who has in reality produced the wealth which they are intended to represent.

All plans which claim to be on the co-operative line and do not conform to this system are a delusion, and will never succeed in giving the permanent relief so much sought for by noble reformers. As we have stated, the Rochdale system is not complete, and has failed in almost every case, while in no instance has it succeeded to elevate the conditions of its members higher

than the surrounding community; neither has it materially benefitted the district in which it has operated.

The Labor Exchange is arranged and conducted so that no one need suffer in case he will toil and take a fair exchange for his product. No one is debarred, but each is given a fair chance to produce all he can and get in proportion to his creation.

A simple plan of operation in a place where a store or warehouse is needed would be to gather the government money which can be raised as desired from the individual members, and deposit it in the treasury of the Branch of The Labor Exchange, then issue to each member certificates to the amount of which they paid in. This would then allow the Exchange to use the money deposited to buy stock for store, and members would also hold "checks" good to trade among themselves or whoever would take them, and when they wanted anything at the store those "checks" would buy the same as government currency, while the profit in the store exchange remains in the business. Now, for instance, everybody, as a rule, buys from \$100 to \$300 worth of goods at the store in a year, and suppose they would deposit their money or the products which they must exchange for what they buy, into The Labor Exchange and get certificates of deposit, and then use these in their trades; and when they wanted to draw at the commissary, just present the evidence of deposit and get at retail their portion. Or suppose men who pay out \$5 or \$10 per month for groceries, etc., would put in that amount in advance and get the evidence of deposit with which to trade among each other and draw their stock as they needed it. As wealth producers, the laboring people need not be alarmed if they will only act promptly and judiciously.

The valuable points in The Labor Exchange

are many and varied. We would sincerely advise all true believers in co-operation to waste no time with any other plan, but get right to work on the system we can prove to any sane human is the only perfect one, and the shortest route to lasting reform. We will here introduce our friends to a short explanation of

#### THE LABOR EXCHANGE.

This is a Benevolent Association, organized for the purpose of employing the idle men and women at useful labor and to distribute the wealth created equitably among the producers who contribute in the production of the necessities and luxuries of civilized life. It compels no one to do anything but offers an opportunity to all desiring work, and rewards toil with the full product of its efforts. Issues its own Certificates of Deposit with which the products of labor can be conveniently exchanged without usury. The needy are provided for, and all property is secured against losses on the most just principles. It, in fact, covers every need, provides for every good reform and solves every problem in practical and social economics.

The author and propounder of this system, G. B. De Bernardi, has spent a great many years in research, study and travel, at great expense and much sacrifice, perfecting this simple and effective plan. And, of the many thinkers and writers on economics, not one has been able to find a flaw in its construction and operations. This system is being practically tried (in a small way) by a number of Branches in several states already and needs only to be understood to be appreciated by every wealth producer. It consists of The Labor Exchange, as it is chartered under the state laws of Missouri, with Branches in any place where a number of members will organize and adopt the plan. A few can begin, at once, and do very effective work.

We extract the following from "Trials and Triumph of Labor," which may aid the reader to get a better understanding of its aims and objects:

"The corporate name of this Association shall be 'The Labor Exchange.'

#### "OBJECT OF ASSOCIATION.

"1st. To provide employment for idle labor, by facilitating the interchange of commodities and services among the associates and the public.

"2d. To alleviate the suffering incident to, and avert the social dangers which may arise from, a constantly increasing class of unemployed, by furnishing to this class useful occupation, and saving the wealth, thus produced, for the use and benefit of the actual producers and their dependents.

"3rd. To lighten the burden of charitable institutions by establishing one self sustaining.

"By and through such employment of idle labor as aforesaid, this Association aims to furnish food, clothing and the comforts of a home to those thus employed; establish depots for mutual exchange, operate boarding houses for the purpose, and also provide for education, the elevation of character and the amenities of life by maintaining schools and other places of instruction.

"MEMBERSHIP.—Any person, male or female, of good character, not addicted to intemperate or immoral habits, who is willing to engage in a useful occupation or calling, or to aid by work or means to advance the objects herein stated, may become a member of this Association, and be entitled to the benefits of it, under such rules and regulations as may be established by the same.

"PROPERTY.—The property of this Association, real and personal, shall not, under any circumstances, be mortgaged or pledged. The As-

sociation shall not borrow any money, and shall not issue any interest-bearing note or obligation against itself.

"DISTRIBUTION OF REVENUES.—All money received for the sale of goods, hire of labor and other property, the execution of contracts, board of hands, entry fees to places of amusement, etc., shall be distributed as follows,

"1st. To replenish the stock of good sold.

"2nd. To keep the property in repair, and to restore any which may have been destroyed by accident.

"3rd. To defray the expenses of administration economically conducted.

"4th. To support the sick, the disabled and assist the families of deceased members.

"5th. To maintain schools, especially evening schools, libraries and places of instruction and amusement.

"6th. To extend the field of its operations by the acquisition of additional means for the employment of idle labor."

### LECTURE NO. VIII.

#### SIMPLE FACTS FOR CONSIDERATION.

In order to get your minds properly in line with our ideas, or at least as much so as possible, it will be necessary to make a number of assertions which we are sure most of the intelligent students will recognize as undisputed facts, and you may then be enabled to form a more complete idea of the correctness of our position. To make lengthy arguments would take too much time, but by presenting some of the leading points you can apply them and answer all the knotty problems which may present themselves while searching for the proper solution to the labor movements.

The earth is the foundation upon which we

operate, from which our subsistence is derived, and the basis of our calculation. The human family, through their superior intellect, claim a natural right to the earth and its spontaneous products. There is no natural nor divine law that gives one person more right to the earth than another, hence the soil, the mineral deposits and the uncultivated growth belong equally to every member of the human race. Labor creates all other wealth by the application of the mind or muscle to the natural resources and the result is the many and varied necessities and luxuries enjoyed by some of the fortunate members of society. These creations of toil are useful to the human family and should be enjoyed by all members in proportion to the amount they individually are instrumental in producing. Those persons who are employed in speculations, money loaning and property renting, are not creators of wealth and are therefore gatherers where they have not sown but often receive a lion's share. Farmers, mechanics, laborers and some business men are essential to the creation of the comforts of civilized life and they should be allowed just exchange upon a fair basis of trade.

In order to better understand the division of the products it will be necessary to consider the created wealth in two distinct classes as perishable and permanent. The perishable products do not last long even if not consumed, and may be represented in that kind of things as are daily used up in victuals, clothing, interest, the wear of machinery, daily expenditures, etc., while the permanent wealth may be reckoned as that which does not perish so soon, but may remain for longer periods or for generations similar to machinery, permanent improvements, buildings, railroads, factories and anything that can be stored for future use and may be termed capital. Labor creates every one of these and yet, by some in-

genious method, the real producer gets a very small portion of it, while even the idle poor get nearly as much. There are no living humans who do not get some part of the wealth created by the workers as long as life lasts—be they tramps or millionaires—because it is absolutely necessary to be so as long as existence continues. Speculation and idleness cannot make any useful article of food nor shelter and upon correct principles of exchange they are not entitled to any of the wealth created by the industrious.

What per cent of the farmers; mechanics and toilers, who produced the wealth, do we find with fine houses, machine shops, railroads and government bonds? The men who build palaces and railroads, live in rented huts and travel on foot, while those who scheme to live without work, the speculators in the products of labor, ride in special trains and live in the mansions which the workers erected. The toilers produced every part of the railroads and yet do not own a foot of them, while the speculators did not make one spike but claim them all. We believe that justice demands that labor should enjoy the fruits of toil and by the proper system of Labor Exchange they will soon be able to reap the reward of their efforts.

Under the present system of business the workers are satisfied with a portion of their creations allowing themselves to be paid in consumable wealth, and the cause and conditions are rapidly growing worse. Why should we not introduce a system to correct this evil ere it is too late and beyond control? For many generations we have been taught false ideas in regard to money and its functions, hence in order to better understand how to make the needed change we must know wherein the greatest error lies. We have been dealing with money called "Legal Tender," because it had the power by law to pay debts when

it was offered for that purpose. This function gives the holder of money an advantage over those who produce the wealth. By a correct system, the wealth producers should receive a credit account from society for every value which they deposit in the care of the association, and those accounts should draw from society the proper proportion of the stored wealth for sale without unnecessary middlemen or unjust charges for exchanging the products between the different producers.

Non-producers having created no part of the wealth should not have any of the store which labor creates. By this plan of deposit and exchange upon fair basis, the producers do not sell out their goods at low figures to be brought back at higher prices, but attend to their own production, credits and exchange, and do not need the non-producers to take the bulk and consume it without the return of an equivalent. Money can be of no account to any one unless he can get some of the products of toil for it. While the checks issued on the products of labor will be redeemed in other products of labor, at fair value, there can be no better security for a medium of exchange. This medium is in the exclusive control of the men and women who own the wealth which it represents.

Every expense, of whatever character, must be met in some way by the workers, and as soon as it is so arranged that the producers keep and control their products, the expenses will be in many ways reduced and the capacity of the toilers vastly increased. Civilization needs all the progress the mind can imagine and the laborers can advance. By the present system of robbery, some are consuming without producing and are also greatly preventing the rapid growth and development that might be the result of correct principles properly set to work. Without labor, civilization

could not be sustained. Therefore, it should be well provided for and protected, and we cannot see any reason why labor should not have all that it creates. We are sure that if labor makes fair exchange of its products in its own circles there will be no room for the sharp practices of speculators. Hence, we may ask, "What will the idle have to exchange?" All we need on earth is the products of toil, and no amount of gold, silver or other money can get us more.

It would be very troublesome for the people to convey their own creations so as to make a trade with some one else, therefore we have in use a plan by which it is only necessary to deposit the surplus in the care of an association of producers and receive therefor Certificates of Deposit which can be conveniently carried and will make exchange very easy.

There is really no reason why working people should be idle when there is so much work to be done, and so vast an amount of suffering among them. It seems very plain to us that the introduction of a correct method of accounts, and a steady employment of the workers, would give the creators of the products of toil a sufficient recompense and make them comfortable with all the necessities and luxuries that the human mind could invent and toil might accomplish. There is no just cause why the idle or speculative schemers should grow fat and wealthy at the expense of the industrious. The whole matter is the result of very poor management in the economic affairs of the working people, and the sooner they learn proper methods the quicker will the needed relief be secured.

The check system operated by The Labor Exchange gives the working people full control of their own products, and as they will deposit all kinds of created wealth, and make use of it again in some form, there will be no lack in the

market, because the more one produces the more will he be entitled to use. There will be no chance to corner the money market as only persons who aid in the production of wealth can get circulating medium, and any gain made in the exchange of goods, at market price, will belong to the laborers in proportion to the part they were instrumental in creating. The issuing of these checks on the creations of labor, as they are deposited, and the cancellation of them, as they are withdrawn, gives the community a safe and flexible medium of exchange and in proportion to the amount they are entitled to for their industry. By this plan no one who will work will need to suffer for anything which can be produced, nor will they need to borrow money to carry on business or trade, and the curse of usury and landlordism will be abolished in a very short time.

Government and corporation money is dealt out to the officials, or upon special privileges, and the rich generally get the first hold upon it and thereby defraud the laboring people out of the bulk of their created wealth.

#### MEMBERSHIP FEE

is placed at \$1.00 for life, no matter what the age of the applicant may be. This fee is necessary to aid in paying the general expenses of the organization work, or the educational part of the plan could not be carried on. The one dollar for a life-membership, without dues, is the cheapest expense money we ever heard of for starting a beneficiary association and establish it throughout the world in a few years. This being the inauguration of the greatest and grandest beneficiary association that man ever thought or dreamed of, why not push the work and teach the ignorant at so small an outlay. Is it not fair that a pupil should pay a dollar for knowledge acquired by forty years of study and sacrifice, and is worth



more than all the gold of creation to any laborer when properly applied? Many organizations pay not only larger fees but also quarterly or yearly dues besides.

The Labor Exchange promises much greater and more lasting advantages and benefits than all other organizations, societies, associations, lodges or leagues, secret or open, political parties, communisms, colonies, insurance and loan companies, stock institutions or monopolistic corporations of any kind, even if they all combine their forces (farces).

The teachers must eat and be clothed; even on the most economical plan it costs something. The printing, paper, postage and incidentals, writing, lecturing and occasional traveling, lodging, etc., too numerous and tedious to mention; organizers' expenses, the propaganda for all the general work and other necessities to convert the world from a semi-barbarous state to civilization and an ultimate paradise, must be met by those who can raise a dollar. The movers must stand hundreds and even thousands of times as much without getting leisure enough to take a peaceful meal nor an hour of pleasureable recreation outside of duty. They draw no salary nor idle away any time and yet there seems to be a hesitancy, on the part of some people, to help to pay the mite which will prove the greatest blessing to themselves.

As soon as the fees be sufficient, with the aid of donations, to keep the general work from suffering, Real Estate will be secured in a business center and the construction of a Grand Central Exchange Temple begun, by employing the idle, the like of which very few persons can conceive. In this Grand Center every member will be a dollar share-holder. Instead of paying rent then we will be able to draw rent from the outsiders who will naturally want to do business in the Center

(of the Earth as it were), and the dollar will "grow."

If it were not for the ignorance of the masses and their determination to follow and nurse their headstrong, inbred, bigoted sophisms, we would not need the dollar. We could then take the instructions of the Labor Exchange principles, go to work producing wealth, and as fast as products be deposited, the certificates would be issued to be made use of for exchange or trade everywhere. But because of stupidity a few are sacrificing to make the necessary trades with those who will not take anything but the old money. Everyone who aids in this matter can reasonably expect to be rewarded many fold in the very near future. For the first dollar, a membership certificate is issued, and for all subsequent deposits the deposit certificates are issued which can be used as circulators from point to point among members and other who understand the plan. There is no risk to run. The investment is all profit. Investigate and be convinced.

#### A MEMBER

is any person of good, moral character, who has paid the fee, filled out and signed the obligation of membership with witnesses, in ink, and returned the same to the general office. The membership certificate will then be forth-coming from the Center. It matters not where a member lives or how much he may move from place to place in any clime. County, state or national lines cut no figure in the jurisdiction of The Labor Exchange operations.

#### HOW TO START AN EXCHANGE.

Get together fifteen or twenty members and organize by electing proper officers, select the names you wish to appear upon the charter and send them, with \$2.50, to the General Office and secure

a Charter with Branch number. Proceed at once to select the proper person for manager whose business it will be to take charge of the deposits, issue certificates, make exchanges, cancel retiring certificates, etc. As soon as your Branch number arrives, send for, or print off some blank Deposit Certificates to make convenient exchanges. Secure a place for a Depository to store products. It need not be a grocery, but simply to hold in security the goods placed in the care of the society.

If you have a trusty cobbler in your number, who is a little slack in work, get him a room where he can pile storage in the back part while he plies his trade in the front, or, for that matter, the storage may be locked with some one at a convenient location who can store the goods and issue Deposit Certificates. These matters can be arranged by the Local Branches to suit themselves, or in harmony with the surrounding conditions.

The certificates are issued only by proper authority and with the signature of the officers and the depositor. They are never issued except for products or service rendered.

The proper arrangements having been made, the shoemaker sitting in the front of the storage room repairing shoes, we call A. Soon Farmer B comes in with ten bushels of corn, worth 30cts., at wholesale, and deposits it, receiving Deposit Certificates representing \$3.00. Then C, the miller having more flour than he can sell readily, but no money, brings in a few sacks of flour, say \$5.00 worth, at wholesale. D the cooper is not very busy, so he makes a few extra barrels, tubs, buckets, etc., to the amount of \$5.00, and deposits them. E, the blacksmith forges some iron work which he deposits and gets a proper amount of Deposit Certificates, thus it is the case with all the producers except that their business and con-

ditions vary the transactions a little. The laboring people have produced wealth and deposited it in the charge of the society where any one can get it at retail prices if they produce the proper amount of Deposit Certificates or other valuable commodities in exchange. While the certificates are out among the people they can be used for convenience to facilitate trade from hand to hand with as much correctness and safety as though they were money. They are always good because they are issued on deposits of greater value. Thus deposits are put in at wholesale and taken out at retail, at the current prices, which leaves a profit to the institution in favor of each producer as a share-holder according to the amount he has deposited.

When the "Checks" return to A in exchange for goods, they are filed away. New ones are always issued on each deposit of product or for service. The more wealth there is produced, and deposited, the more medium of exchange there will be in circulation, and that too, without the iniquities of usury.

There are many ways of starting and operating a Labor Exchange, but only one correct Principle of Justice. We think this the simplest and most feasible, on the whole, for idle labor.

If the wealth is in the form of live stock, cumbersome personal property or real estate, or when the owner does not wish to part with his property, he may chattle or mortgage upon good security and receive Exchange Certificates for short or long time, by paying less than two per cent per annum, to cover expense of transaction. As long as the security is good, and the interest paid, there is no foreclosure; and at any time part can be redeemed in labor, product, or certificates, as the borrower desires and opportunity affords. In case the borrower can not redeem, and wished to make a settlement, then the pledged property will

be fairly appraised, the obligation canceled and the balance returned to the owner. No robberies are tolerated in any form.

#### BY-LAWS FOR BRANCHES.

We have very little "red tape" in our work, and are in no wise conventional, believing more in results than rituals. Each Branch Exchange can adopt by-laws to suit themselves, but because many seem to think we should formulate them, we produce the following outline for consideration.

The name of this Association is, The Labor Exchange, Branch No. . . . ., acting under a grant from the General Office, and in conformity with the agreement, laws, rules, regulations and charter of The Labor Exchange granted G. B. De Bernardi and others, under the state laws of Missouri, as a Benevolent Association.

Any person of good character, not addicted to intemperate or immoral habits, may become a member of this institution by paying \$1.00 and complying with the rules of The Labor Exchange.

A quorum shall consist of not less than seven working members.

Meetings of The Labor Exchange shall be conducted upon the general principles of equity and equality for all mankind.

Dues may be voluntary contributions, of which a strict account shall be kept by the secretary, and Time Certificates issued for the same to be redeemed when the officers declare the institution self-sustaining and able to cancel said certificates.

The officers of The Labor Exchange shall be president, vice president, secretary, accountant and an executive board of seven directors. All of which shall constitute officers of the Exchange.

Elective officers, by virtue of their office, shall be members of the executive board and shall perform such duties usually devolving upon such

officers and other duties as provided by the Constitution and Charter.

Business meetings shall be held once a month, and upon all questions of import the membership shall have a fair opportunity for voice by ballot.

Term of office is for one year, but in case the membership conclude that any officer should be removed, for lack of ability or misdemeanor, the case may be arbitrated; and then voted upon by giving notice to that effect over one regular meeting previous. In which case a two-third vote shall decide, in other cases a majority vote is sufficient.

Record of the membership shall be kept, with age, occupation and location, by the secretary. The executive board shall have power to select a manager, whenever it is deemed necessary, who shall carry out the instructions of that body.

These by-laws may be changed at any regular meeting of the Branch, after submitting said amendment for a term of at least two regular meetings before action is taken thereon.

#### ADVANTAGES.

Some points of advantage that the Labor Exchange has over all the other reform movements is, first, that relief can be had as soon as a few agree and operate this plan properly. That it does not in the least interfere with any of your regular work but will aid in enlarging and improving business all around. That no majority is needed and you need not leave home to form a colony in some barren place, nor fret about which political party will hold the offices or what sectarian church is the farthest from justice. Because very little or no capital is needed except willingness and ability to do something for yourselves and society. All the advantages cannot be pointed out in writing or print.

## IMPORTANT.

Don't waste valuable time that is worth millions of money to the working people, of any state, if properly utilized. One or two good lectures from our authorized lecturers and organizers is worth more to any county, if acted upon, than thousands of dollars spent in charities, church missionary or political agitation. Because you don't understand a good thing at first glance it is no reason you can't learn if you will try. Send for demonstrative workers at once, cheap at any price. Board and traveling expenses with two dollars per day for time will secure more valuable service than you ever dreamed of before. Try it.

## COLONIZING.

We are in favor of colonizing if it is done in the right way. But we do not believe in going from home and surroundings to some desolate spot to begin anew and then get run down by the power of the law, aided by the great majority of the people we are trying to elevate from slavery and poverty. The proper way is to colonize the products of toil and issue our own Exchange Deposit Certificates. It will give us all the advantages of beginning at once, right where we are with everybody receiving the benefits, if they work or merit exchange, by the deposit of value. It is foolish, under the present conditions, to wait one day to form a colony. Go to work immediately where you are and colonize your labor with other workers and exchange the surplus. If you had half an idea of the heaven you could establish without delay, in your own homes, in less time than it will take to get one county to vote for justice you would bounce to work. Two men or women can make exchange but more are better. Colonize by all means, but go at it in the right way.

## HOW TO EQUALIZE WAGES.

"How can you equalize the wages of skilled and unskilled labor, or how can you know the value of the different kinds of work? This seems, to many, a very difficult question to answer, yet, when the plans of true co-operation are fully understood, this is as simple as anything and can easily be adjusted by the rules of justice.

Who regulates the wages now! is it the toilers or the speculators? Is it the tedious and most valuable labor that gets the most pay, or is it not the superfluous and trashy kind which is best rewarded? On the whole, we do not care for the money wages and seldom reckon that way. It is the value of the product of toil that will figure mainly as the true basis of exchange in this system.

Suppose an article is worth \$2.00 to society and Jones produces it all right in two days and receives the Deposit Certificates for that amount of value, while Smith who is a skilled workman completes a similar article of the same value in one day and gets Certificates for the same amount. Why not, is it not just? Our trouble at present lies mainly in unjust payment and unfair exchange of products. More than one half of our people are not producers at all but still they are consuming the products of labor. Is this justice? Our rule will have a tendency to stimulate thrift because the full value of every production will be placed to the credit of the real producer.

In cases where the value of products have not yet been properly adjusted, on fair basis, an arbitrating committee can be selected to equalize

according to the best authority. Under these conditions supply and demand will regulate the price of products and services. The price of products will be the same to all and each will naturally drift into the occupation best suited to taste and ability.

We cannot see why a clerk should receive more pay than a farm hand, or why the president of a railroad system should cost more than the locomotive engineer. We think that when the correct adjustments are made and men and women are given an equal chance to promote the welfare of themselves and others, there will be no trouble in finding the proper person for every station. If there is a difference in mental or muscular power, it is certainly not human to give the stronger an advantage over the weaker. Is it not enough to give the stronger more of the products if they by exertions produce more value? As each will hold Exchange Deposit Certificates in accordance to the wealth he has created, it will give the industrious an opportunity to have plenty of everything civilization can create.

A mechanic is more essential to good society than a president is to a nation, yet note the absurd difference in their compensation. The farmer is the foundation upon which all civilization rests and is given the least consideration for toil and service. Under the present competitive system the most worthy are being crowded down, while the worthless arrogant leeches are being exalted. Destruction is rapidly making inroads and ruin is inevitable unless the co-operative principles of Labor Exchange are speedily introduced.

## THE ROOT OF ALL EVIL.

BY M. G. WEAVER.

One morning, after a stormy night at sea, ten men found themselves on a desolate island. One was lucky enough to have a gun, another a hatchet, another a saw, another had some fishing tackle, and one had nothing but money, a useless article on an island, while five had nothing at all.

Knowing the prevailing craze for gold, the one with the shiners, called Jack, offered each of the men a dollar apiece to work for him that day. This they eagerly accepted, being elated to strike a job the first day. Three were put to erecting a tent of poles and bark, two to construct a table, bench, etc., for furniture, one to hunt, another to fish, one to hunt for fruit, nuts and berries, and the remaining one to prepare a dinner of the sundry products. Now the day being nearly spent, all were tired and hungry. When the table was set, Jack said to the workers, "All these things have I ordered and paid for, no one can dispute my exclusive right of possession; now I propose to give you all a square meal for a dollar each." This, hunger compelled them to accept. After the meal, Jack said, "Those who have no money for lodging can not stay here tonight." All silently departed feeling badly cowed. When they had located themselves for the night, Sam said, "Just think what blockheads we have been today building that tent and doing everything, providing a lot of good eatables and giving it nearly all to that fat, lazy Jack just for the privilege of handling those nine dollars a few minutes!" "No," said another, "we are not to blame, Jack, the greedy plutocrat, just went and took it." "Yes,

but with your own consent," replied Sam. "Well he furnished the capital for the enterprise and it is not more than right for us to allow him something for interest." "I'll tell you where we missed it," retorted Sam, "we worked too cheap. Had we received two dollars each it would have been plenty for all necessities and some over." "That's what I say. The labor is ours and we have a right to ask any price for it we like. Let us organize and strike for two dollars."

All agreed to do so. The next day, Jack, having enough provisions left for himself, refused to comply with the terms proposed, the nine were laying around idle and hungry.

1st Voice. "What is the reason we have such hard times today, no work, no food, and no shelter?"

2d. Voice. "Overproduction I suppose, there is no demand for anything."

"No demand!" cried Sam, "don't we need anything?"

2d Voice. "Yes, but we have no employment, so where is the money to come from to pay for what we need? Most people must do with but little when the market is overstocked. The trouble is, we worked too fast. It is all due to the labor-saving machinery we used. I am sure that if we would have caught the fish by hand, cut the bark with our teeth or a sharp stone, caught the rabbits with a pointed stick, etc., we would have plenty of work today."

"No," replied Sam, "there is not too much produce, but it is not justly divided. One man is over-stocked and nine are destitute. Does Jack alone constitute the market, independent of our demands?"

Sam went to Jack for his opinion on the question.

"I will tell you how it is," said Jack, "you see it matters not how great the demand is, if you

have no money, it don't count a straw in the market. Let me tell you that your present trouble originated in extravagance. You wanted to live as good as the rich. Men in your circumstances must economize or suffer more."

The next morning Jack offered the desired wages and all went to work with light hearts and lighter stomachs. When, by co-operative efforts, they had again prepared a big dinner, Jack told them the market was going up and that he was obliged to have \$2.50 apiece for dinner. But, none having enough, they wrangled with each other for money until at last seven managed to pay; the two weakest had to do without. But, after dinner, Jack threw a few bones to the unfortunate two beggars, remarking, that he felt it his duty to be charitable to the poor. When the nine had again departed to seek shelter in the woods, Sam called them together and addressed them, thusly:

"We have been fools long enough! Let us be men, and make a change. Experience has proven that, if we surrender our labor to Jack for gold, we are entirely at his mercy and we get back the scantiest necessities of life. We had organized to have our wages raised and the price of our necessities went up even faster than the wages. This wage system is all wrong, and we don't have any use for the consumers of our product if they will not do anything for us. Now let us organize a Labor Exchange and only sell our labor for equal toil and not cheat ourselves by accepting that soft glittering, almost worthless, metal, which neither feeds, warms nor shelters. If we had worked for ourselves from the beginning, instead of working for gold, we would all be well fixed today. Let Jack alone, and we will see if he can catch fish with his stuff as easily as he has duped us. We can make our own checks to keep account of deposit and facilitate trade—out of paper—and ex-

change on equal basis, in any civilized country."

Early the next morning everything was in a bustle. Three new huts were started and everybody worked with unusual zeal and energy. When Jack came to hire them—offering as high as fifty dollars each for a day's work—no one paid any attention to him. Seeing he could not get their services in that way, he took Sam aside and offered to loan him all his money to carry on the enterprise in hand if he would allow him to share at their table and of their products for interest, because of the "capital" invested.

"No!" said Sam. "No one would work for it now. None want it. As an exchange medium we can take less expensive material, of our own make, thus saving the interest and much unnecessary work. If you want to share our wealth you must also share our toil. For labor only will we yield our labor and its products, and on no other condition."

Jack laid his heavy purse aside, as a relic of past iniquities, and went to work like an honest man, doing his share for the privilege of eating along at the table and sharing the wealth created by labor.

Since the tables are turned, improvements are swelling rapidly, and there are no more strikes, over-production, loafing, panics, tramps, landlordism, spurious laws, unequal taxation, toadyism, superstitions nor inequalities to be heard of except in the past history of half-civilized countries.

Moral: Join the Labor Exchange and enjoy its benefits.

(AN ALLEGORY.)

## HARD TIMES AND HOW TO EASE THEM.

BY M. G. WEAVER.

Not long since we enumerated the unemployed of our borough and found nearly five hundred in need of work. Most of these had families depending on them, with their supplies, and their landlord's patience, almost exhausted. As the weather was damp and chilly the scant supply of coal was soon consumed. Pitiful reports were heard daily, and our sympathies for humanity anxiously longed for speedy relief.

We laid the facts before one of our most wealthy capitalists and plead with him to establish some enterprise for the employment of our idle, but to no effect. He said, "With the present markets the profits would be too small to justify the undertaking," and that he could do better by waiting six months longer, expecting by that time to get ten hours toil for 25cts. Seeing this class of people were bound to have their "thirty pieces of silver" at any cost, we turned to our magistrate, who said he could raise no money in any way to help our poor, that our best people are continually protesting against high taxes and that his only hope for re-election rested on keeping them down to the lowest possible notch.

Therefore, not wishing our population to be compelled to migrate to the County Alms House, we resolved to make a persistent effort to collect a little cash from our best(?) men to establish, on a small scale, some enterprise to employ the idle. We succeeded in getting a little towards relieving their most pressing needs, but towards our project we could not get a dollar.

One night, while pondering upon the urgent needs of the people, it occurred to me that, perhaps we would better go for aid to the very people who are the most interested in the project—the unemployed. After a few days deliberation we matured a plan, and in the following Saturday morning's papers appeared a call for all those who want work to assemble in the Town Hall in the evening at seven o'clock. Over five hundred responded, with anxious faces and different ideas as to what was going to be done with them. We told them that as soon as we could raise sufficient capital they should all have plenty of work, that we had asked the capitalists for money for this purpose, but as they are not in need of employment themselves, they seemed to care very little about others. We therefore have called together those directly interested, the idle laborers themselves, to see if we could not get it from you. As time is money and you have lots of time at your disposal, at least at present, and already wasted many thousand dollars worth in loafing; we propose to borrow from every one, all the time and energy you can spare, to invest in various manufacturing enterprises for your mutual benefit. We mean that you shall put in your work, and take Deposit Certificates for pay till you get a start; and finally you shall have the value of a dollar for every day you work and be the owners of all the factories and products besides. There is a glorious future before you if you will but work for Time Deposit Certificates a little while until we get started. How many are willing to utilize your spare time to better your own and your fellow-workers' conditions? There were murmers of dissatisfaction among the ignorant; who wanted the "Ready John," the "Chink" and would rather loaf than work for nothing. They thought they would starve long before they could own a factory; that we just wanted to spec-

ulate on their labor for personal profit, etc. They did not believe in labor, but based all their trust on the "Almighty Dollar." Others argued, that as they had no work they might as well lend a hand and give the thing a trial, as to throw away their time altogether. Those more brave than the rest said, "We will always labor for this grand cause and become our own employers and as long as we can keep body and soul together we will not work a stroke to swell the purse of the millionaire."

Finally about three hundred declared themselves willing to combine efforts for mutual benefits. The vote of these people, for business manager, fell on me. Being winter it was hard to get a start, as materials were scarce, but next Monday morning we sent ten men to each of five farmer's near by, to pick corn-husks for mats; instructing them to ask for credit until the rugs were made. Before night each of the fifty men brought in a great bundle of husks. Some farmers would not take anything, others wanted a few mats, and all were willing to wait for pay or take deposit receipts. The husks were soon distributed among the idle willing hands and in two days it was worked into six hundred neat, useful, square and oval door mats, which we shipped to the city without delay. Then because nothing more could be done that week, we devoted our time to the educational department, laying plans for further work and by Saturday evening the returns arrived. The mats were worth at least \$60.00 wholesale, but owing to the forced sale we only realized \$28.00 clear of all expenses. Thus we earned the first week nine cents each on an average. This was a poor show for a beginning but it was done without a cent of capital. Now that we had a little cash for material we made a better showing for the next week.

On Monday morning I hired a team and sent



two men for a load of clay, and when they came back, I sent three others to the mountain for wood, such as used in making rustic seats, chairs, flower stands, etc. I got some boards, nails, varnish and other necessities, all costing \$8.00. As soon as the first load of laurel arrived I put a half dozen carpenters to work making rustic furniture. With the remaining \$20.00 we bought several barrels of plaster paris and invested the balance in basket willows. Now we were about prepared to give all steady work. As soon as the clay was dried and sifted, it was distributed among the women and the artistically inclined, and each was requested to make one or more original models of ornaments. From nearly a hundred odd and curious models we selected a dozen patterns of real merit and cast them in plaster. Some of the women and childred helped to make baskets and fancy work, of a useful variety, such as took considerable skill with but slight expense. We stationed our best salesman at Chicago, to dispose of them to the highest bidder. As fast as returns came in we invested in such materials, tools, etc., as would pay better profits. So we did not stay long on the lower round of the ladder.

The third week I invested \$200 in dry-goods and employed some of the women making shirts, overalls, dresses, etc., which many of us needed very much. One member, a shoemaker, was furnished with material to make us substantial foot-wear. At the end of the first month we had made and sold nearly \$3,000 worth of goods, an average of only \$10 each. This was uphill work, but it gave us a leverage for the next month's operations.

The way we keep accounts deserves attention. To every one who contributed a day's work, or the value thereof, to the general stock, I issued by authority to me granted, a Certificate

of Deposit for one dollar's worth of product which could be drawn from the general stock if desired, and those who got clothes, shoes, or any other product of labor, or service, had to return for cancellation enough of their "checks" to cover the market value of what they received. Thus at all times the amount of receipts in any member's hands shows just how much he is entitled to get for his deposit of toil or value. These certificates are made personal drafts to the producer against the combined stock in trade, and enables members to negotiate among themselves as an exchange in any transactions, by proper endorsement, and because of the stubs remaining in my care a record is kept of the relative ownership of the balance remaining in the general fund. Outsiders take them because they are good for so much product.

The second month we realized out of labor \$6,000, being an average of nearly \$20 each. Then we bought eighty acres of land for \$8,000 as a truck and chicken farm to help supply the members with the necessities of life. We put ten men to farming it, and gave any member privilege to buy products needed, when for sale, in exchange for "checks" at market price. This farm now belongs to all the members in the proportion that each helped to pay for it by work or deposits.

Most of the outsiders, seeing the members hold clear title to real estate, now take the labor certificates as pay for rent, store bills, etc., and make profits of trade they should miss if they would not take them, and in another month, when we had bought a brick making plant for \$7,000, our certificates were handled freely and circulated in the borough above par, in many cases, because they were based on the best security in the world—the products of honest labor. The members are now on good footing; they have

a dollar for every day they worked, even at the mats, and are the joint owners of over \$15,000 worth of property. This wonderful triumph of labor took our town by surprise. The "lower classes" are now on the road to rapidly become the "upper" and lots of the outsiders are leaving their jobs, of stuffing the idle, to join us.

In many places, throughout the country, the laborers hearing of our grand victory, started on the same plan, and members are enrolled from every trade and profession. We no longer need to sell our goods at a sacrifice, to Chicago speculators, but can exchange with other branches with a great saving of labor, rents, speculations, usury, taxation and other robberies, which unnecessary expenses have dwarfed civilization in the past.

In six months our membership had trebled and the real estate exceeded \$50,000, besides a lot of brick houses just started in which we propose to place all the latest improvements for health and convenience that labor can produce by the application of mind and muscle. Such are the results from the willingness of a few noble men and women to work on an equitable principle for the benefit of themselves and humanity, rather than to waste their time in idleness and grumbling. Regarding my pay, as some would like to know where I got it, I will state that my toil as a successful manager was considered equal to a regular workman and for every day I faithfully applied myself to the business, I was also allowed a deposit certificate, the same as any other member who was daily and regularly employed, therefore we are equal share holders if we put in the same amount of toil, although it may be classed as a different kind of work. We permit all members to perform such labor as best suits their taste and ability and reward them in accord to the value of their productions.

## SOURCE OF MONEY.

If a clock was out of order and we were to apply to the king to issue more wheels or springs and cast them at random into the clock, or hand them to a speculator to throw them in for personal profit, it would be as rational and effective as to call upon the government to adjust the financial clock by issuing some additional legal tender paper money and filtering it into commerce through the banks or sub-treasuries. Turn the question on all sides, ponder upon it as we may, we cannot avoid the conclusion that the issue of money by the government is the most illogical, the most inappropriate and most bungling piece of business imaginable. It has not the remotest analogy with the object in view. In the machinery of exchanges money should be the wheel whose cogs should be perfectly adjusted, in number and in size, to meet the wheels of commerce, of merchandize and service and keep them in perpetual motion without jars, jumps or stoppages. Money should be ever present and in value exactly equal to the requirements; no more, no less. Being a portable evidence of ownership, it should bear upon its face that fact, in spirit and in truth. Such money cannot originate in civil powers whose duty is simply to protect citizens in that ownership. It must emanate from the party who receives merchandize or service and pass to the party who gives the merchandize or performs the service. What has the government to do with commercial transactions with the course of trade? The government performs service for the people and it has certainly a right to draw upon said people for the means to sustain itself. The

people cannot refuse to honor these drafts, and the government should, by some method, equalize the burden of these drafts upon the people so as to bear equitably upon all of them in the proportion of their material, means or ability. This is all the issue, all the financiering the government should do.

If necessity is the mother of invention, what necessity could induce a government to invent a medium of exchange, when it has nothing to exchange? And, as modern money is a certificate, of ownership, why should a government issue such certificates, when it holds nothing that any citizen could own? Those alone who have goods and service to exchange, feel the necessity of devising means and mediums for the speedy, safe and equitable performance of such exchanges. Again, after these means and mediums have been found, they should be in the control of those who need them and not in the control of government, of banks; and should not be withdrawn from the channels of trade. Not one single, valid argument has ever been adduced to prove that the government is the proper fountain for the issue of money. All who speak or write about it do but reiterate the same worn out assertion that "the constitution has vested the power of coining (not issuing) money in the government." The force of habit has held that right there. Such vested monopoly has made of finances the most discordant and pernicious piece of machinery used by the human race. It goes by fits and starts. Sometimes it piles up money in the public treasury; at other times the treasury is empty. Sometimes money flows freely in the channels of trade; at other times the channels are drained, and are commercially paralyzed. Nature can always be relied on to supply materials, and man can be relied on to extract from nature the necessities and comforts of life. Money deranges

everything. It causes millions to suffer in sight of plenty. Take away the control of money from the government and banks—place it in the control of industry and commerce—and the machinery of exchanges will run smoothly. Even now all the improvements made in the monetary machinery, all that is ingenious, valuable, effective; letters of exchange, checks and clearing houses are the inventions, not of government, but of individuals. If these improvements were also to be issued and controlled by government, industrial progress would be in a barbarous state.

The only pernicious part of the machinery, the part which causes financial panics, is the part controlled by government. If the object in allowing government the monopoly of money-making rests upon the plea of establishing and maintaining justice between the parties to an exchange, it has certainly proven an ignominious failure. Almost all commercial iniquities are based upon money restrictions. The instability of prices, the purchase of land for rise, the forestalling of goods, gambling in produce, monopolies and trusts, public bonds and private mortgages are all due to money restrictions caused by government control.

Away with prerogatives, with despotism, with tyranny, and with all ancient, contracted notions. Let industry, and all instrumentalities necessary to industry, be free. G. B. DE BERNARDI.

#### VALUE OF THE CERTIFICATE.

A complete introduction of the Deposit and Certificate system will very shortly cure more evils than any ordinary reformer has yet thought of. It is the lack of understanding on this point, by the toiling masses, that keeps them in poverty and has given advantage to the finance manipulators of all countries and ages in the past. It

is but a very simple trick to free ourselves from the grasp of shylock if this plan is taken. Money has no real power without the aid of labor, and if the workers will discard it, the possessors of gold silver or lawful money would be compelled to work or starve at the mercies of the working classes. Let us make an effort for freedom and be men. The introduction of the Check system and the fair exchange of products is our only complete remedy.

## WORDS ON FACE OF CHECK.

No.....Series, 189..  
 "IN LABOR WE TRUST."  
 Certificate of Deposit Receivable for goods at  
 issued by Branch No...., of  
 THE LABOR EXCHANGE.  
 Depositor.....Deposited.....  
 Market price ONE DOLLAR, deposited with the  
 .....BRANCH, No.....  
 Date.....189...Pres.  
 .....Local Acct. ....Sec.

Below is the wording of the back of the Deposit Certificate. All rights reserved.

.....  
 Signature of Depositor.

This certificate of Deposit is not redeemable in legal tender, but receivable by the Labor Exchange Association in payment for Merchandise, for all services, and for all debts and dues to the same, and it is based upon and secured by the real and personal property in the keeping of the Association.

The property held for the redemption of this Certificate cannot, as per Charter, be mortgaged nor pledged for debts, nor can it be withdrawn, but may be exchanged by the Association for other property of equal value.

Pay to.....  
 .....Depositor.

The checks are made with a complete record stub so that a correct account is always in the hands of the branch manager.

## THE LABOR EXCHANGE.

## Obligation of Members.

I.... of the age of...years,....sex,  
 and by occupation.....now residing at  
 .....County of.....and state of  
 .....In consideration of the rights, privileges, benefits and protection conferred upon me as a member of the Labor Exchange Association, and to the end that the property of the said Association, upon which the safety of said benefits is based, may not be sacrificed at reduced value by forced liquidation in legal tender money. hereby promise and agree that for any article or articles of merchandise and monies that I may deposit in the keeping of, labor and services that I may perform for, or for any certificate of deposit that I may hold on, said Labor Exchange, I will accept as sufficient compensation thereof merchandise, property, labor, or services of equal value, and relinquish any rights, and liens which may have resulted in my favor and against the property of the Association by reason of said deposits; labor or services.

In testimony thereof I have hereunto signed my name in the presence of the following subscribed witnesses, this.....day of.....189..  
 .....[SEAL].

Witness.....

Witness.....

## WHEN ALL MANKIND

will be usefully employed and when drones shall be known no more, how numerous will be the comforts and luxuries of life added to the human family, not for the idle but for the industrious. When every person shall have all the shelter, all

the food, all the luxuries, all the sanitary appliances with the appurtenants to regulate heat and cold by the pressure of a button, in fact have all the advantages dreamt of by Bellamy, and advocated by Olerich and Grunland, with a vast number of conveniences not even thought of by any of those illustrious gentlemen, but implied by De Bernardi in his grand and complete system of true co-operation and individualism which needs only to be understood and operated to give universal satisfaction; when every working man may have his own special car or airship to move about at will, to and from work or elsewhere, by the simple movement of a lever or thumb screw, and when all these things and many more will be accomplished satisfactorily with a real heaven established on earth and we have a surplus "or an over production" of the good things, then may we rest from our toils to enjoy the fruits of our industry, Amen.

## PART SECOND.

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### A CONDITION

of things confronts us which has been predicted by great minds for centuries. Although the "civilized world" has been moving in this degrading channel for a long time the effect has not been as perceptibly disastrous to the human race as within the last half of the present century. The improvements in machinery, traveling convenience, transmitting of intelligence, and many electrical appliances, have brought on a rapid succession of changes. We are now moving at a very swift rate, as compared with that of one hundred years ago, and we venture to predict that although it is considered that we are now in an electric age, it is safe to say we are just at the beginning of what may be expected within the next decade or by the end of the present century. Much has been promised for the twentieth century by sage and prophet, yet few have a definite idea of what shall transpire or how near the change is at hand. If we were to give an outline of the probable improvements to be made in the social system in the latter days of the nineteenth century we fear the effect might destroy the peace of the contented who think the "good old way of our fathers" is good enough for us. Let us not stand in the way of progress but cast our might with the genuine "salt of the earth."

## THE NON-PRODUCER

cannot be provided with a desirable place in this system. Do you want to produce and exchange with a person who does not produce nor do any valuable service in exchange? A consumer without being a producer or an auxiliary to the producer is a drone and must not be tolerated. To be an invalid or a creature of misfortune no complaint will be made, but to be a stout and healthy non-producing consumer shall be prohibited. It is the unworthy non-producers who are causing the oppression of the working people by a system of "legal tender" money, usury and spurious laws.

Smart men they be,  
Yes, great rascals, think we.

## OPERATION.

When you begin to understand the plan, the next to be done is to put it into operation by beginning to talk it, write it and teach it, at all times and in all places wherever you chance to be. Never allow any other subject to take preference. Always bear in mind that labor and the just exchange of its products is the only basis upon which good society can be supported. You need never expect to accomplish anything by waiting for the other fellow to take the lead. Every tub should stand on its own bottom and of course we are expected to work out our own salvation. In this plan of operation your reward will depend on the service you perform. Our methods are based on rewards, as we have more faith in such incentives than in punishment. There is no one who wishes to be compelled to do a certain thing, at a certain time, by law. More can be accomplished, by free will, when properly rewarded in accord with the labor performed. This is one reason the co-operative common-wealth, so much spoken of, will not prove a success. Another good reason why it will not be satisfactory lies in the fact that

government or corporation money is not the people's money and must eventually ruin the producer. Again the curse of an army of officials is a burden upon the workers they cannot always endure, and the time is fast approaching when they cannot be tolerated any longer.

## SIGNS OF THE TIMES

and the operation of natural and applied science are steadily working out the salvation of the human race. The most enlightened minds lead the way upward and onward to a higher condition, and in fact toward a real civilization. It is absurd to think that the present state of society is civilized, when injustice, theft and destruction, is uppermost in the customs of the earth. Can we not imagine and put into motion a better state of things and instead of going downward, why not rise upward. We certainly can, and the way to accomplish it is to set about learning how and carry out the knowledge when acquired. Much theorizing might be indulged in but the past is noted for that sort of fallacies. What we need most now and without delay is the demonstration of practical facts in every part of the world. Put an object lesson into every state at once and soon the whole country will be in a blaze with the possibilities of the exchange. Humanity should be employed at some useful pass-time either for health or amusement, or both. The producers certainly should have full control of their own creation and plenty of liberty to dispose of their own possessions upon whatever plan they desire when not interfering with the rights of others. A system that will bring about this condition by the daily transactions of business principles is the invention of the human mind based upon the science of nature, and the projector is entitled to more praise and honor than the inventors of the

most valuable contrivances of mechanism or the discoveries of new worlds.

### NO MAJORITY NEEDED.

In our operations we need no majority. In the business world ninety-five per cent of the transactions are made on paper obligations and credits, while less than five per cent, is represented by money, and yet that small twentieth part virtually controls the entire industries of the country. Think for a moment and give a reason, if you can, why the toilers must bow down and worship gold or any other money. Why can they not make use of the clearing house system, issue checks of credit to every one who will create wealth, thereby exchanging the surplus product, capture that little giant called money and bind him hand and foot to be cast into outer darkness.

### THE STORE.

It is not intended that the laboring people shall take to store keeping and attempt to get rich by trading the products of others, but it is well for each branch to establish a commissary, or depository, where they can supply the laborers with the various necessities while at work. The first step is to educate at least a few on the advantages of this grand plan. Next organize a branch by getting some to become members and beginning actual work of some kind for creating wealth. Then prepare the deposit certificates and issue them to the depositors of wealth, at the wholesale market price, continuing to do all you can, while using the checks the same as money in all trades, wherever possible. Very soon the various merchants and tradesmen will be glad to take them and get the usual profit on your trade. As soon as you feel able to increase the variety of your stock on hand it may be well to put in such goods

as are in almost constant demand by the hands employed, in order that it may be more convenient, to make exchanges and save them from the use of money. We in all cases treat money as a commodity and therefore if we should chance to have any, it is deposited with the branch and checks taken for the same. This virtually gives us a double power over other business firms, for, while we send out the money to bring us goods from a distance and fill up the stock of wares, we do not create a scarcity of money, or a money panic, for the checks are being used locally for an exchange or trading medium. When the goods arrive at the store-house the checks can be used by any holder to draw articles from the stock at retail rates, thus leaving some profit in the trade to aid in the economic transaction of the association and to provide against future emergencies. The plan of quarterly or annual dividends is a curse to co-operation and will choke down any enterprise intended to aid reform among the producers. Interest is an absolute robber and cannot be recognized in this association. Debt must not be allowed in The Labor Exchange under any circumstance, although the association may loan its checks to individuals upon good security and collect one and seven eights per cent per annum for the cost of handling that division of the business.

### TO BE SUCCESSFUL.

If any organization ever succeeds in getting justice for labor it can only be through the method laid down by Bro. De Bernardi. After the proper enlightenment is obtained there is very little trouble or expense required to operate where mind and muscle are willing. It is the educational work which needs to be pushed right now. It will utterly destroy the source of iniquity in

every community. If you are not thoroughly posted in regard to the details of The Labor Exchange it will be of special interest to you to investigate it without delay. Millions of wealth are annually wasted in the organization of incomplete plans, keeping up fat salaried officers, lecturers and agitators with literature, delegates and conventions, resulting in very little effect except to give a few fortunate ones a lift at the expense of the supporters, and if you are going to wait until those holding paying positions will aid you, your case is hopeless. There is nothing sectarian, partisan, compulsory nor objectionable in this method and there is no reason why you should not at once act upon the advice given and do the most good possible for yourself and the human family. You should leave no stone unturned as there is no time to lose.

#### CONSIDER THIS.

Our plan for getting the necessary funds to push The Labor Exchange work into every home is absolutely safe. The central one of the general organization is the place to which and from which the progressive ideas and information will flow, and needs the aid of all well wishers of this glorious cause. We have on hand the work of publishing "Trials and Triumph of Labor," The Progressive Hand Book, Monthly Publications, Blank Books, etc., also the Progressive Thought, monthlies, quarterlies and other literature, including checks, obligations and forms, for the general work and the branches. All to be furnished at fair rates, but no one is obliged to patronize the Central Office unless he chooses. Any one inclined to aid the work can do so without the outlay of a nickle by the following plan:

A. M. deposits \$1 or more with us for which Certificates are issued representing the amount

deposited. A. M. holds his Deposit Certificate just long enough until he finds a converted neighbor or some one who wants books, papers, or advertising at the Center or (as they are good at the branch or with any one understanding the system) they can be used in exchanging goods or products between various points from the Atlantic to the Pacific with greater safety and convenience than with "legal tender" money. They are based on the publications of the central office, in which every laboring man and woman should be interested, and will be redeemed at any time in subscriptions to the papers and other literature published here, for books, blanks, advertising and for membership fees without discount. As every locality needs these goods it makes our checks especially preferable.

#### AN IDEA.

If you have property sell it to, or mortgage it with, the local branch of the exchange and take checks on it with which you can do business among the members of the branch and most of the business firms will soon take them. This will increase the mediums of exchange and loosen up the legal tender money and make it easier to be had when needed to pay lawful debts. See! Certificates issued against wealth by the authority of the producers are truly more valuable than any fiat or metal money, because it is a representative of real value. The certificates go direct to the person who produced the wealth or performed the service it represents without passing through the hands of officials and tax gatherers. There cannot be any corner on them by law or speculation, and when some are out in circulation there must be a proportional amount of wealth in store. Whenever a person runs short of checks all that



is necessary is to go to work and produce more wealth and get more checks accordingly.

#### OUR PUBLICATIONS

in the form of books, journals, pamphlets, etc., are intended to teach the people the objects, plans and benefits of The Labor Exchange. There can be no just reason why every person who wants work could not get it and thereby be enabled to have all the necessities and luxuries of life they desire. The extreme simplicity of this method causes many to look over it and form mistaken ideas of its utility and power. In some cases vanity and selfishness prevent a true search for knowledge, but we hope no one who reads this work, will think his time too valuable to thoroughly investigate this matter. We feel certain your time cannot be better applied. No doubt you have yet something to learn in co-operation and we hope you will advance as fast as possible. Lost time can never be found again. Better conditions are needed at once and every honest worker should endeavor to progress as steadily and quickly as conditions will permit. We wish ever to advance, and knowing there can be no better way out of the present difficulties than this, we entreat you to give all the aid and encouragement you can for the deliverance of the human family from the influence of false and iniquitous teaching. Search earnestly and unbiased for the true light and you shall surely be rewarded.

#### REASONING.

Co-operation is the only plan that will bring permanent relief to the producing classes. Partisan politics or sectarian religion can not bring the relief needed, neither can any other method as long as the operation is conducted by avaric-

ious spirits and the money power. A correct system of action must be adopted in order that no one may get undue advantage of his fellow workmen, not even by law or with money. It is fair that every producer should get an equivalent for all that he produces, but he has very little need for consumers who do not produce an equivalent for what they consume. Every producer is also a consumer, therefore, the great need of organizing a purely co-operative Labor Exchange for the benefit of the wealth producers upon just principles.

Is it not a strange system that will enrich men who do not produce, but consume extravagantly, while the producers are getting poorer in the face of penurious economy in consumption? Yet such is very plainly the case at present on either hand. This has been so for many generations and in every land where modern civilization (money rule) has sway. Do you not think that if the people who create the wealth would exchange it with each other, then they alone would have the wealth? A fair exchange can not rob laborers nor fatten the idle.

Our best minds are seeking for a solution and rapidly uniting in the conclusion that the greatest trouble lies in the unfair exchange of wealth and that the present financiering is at the bottom of all, hence better plans are being proposed. By much careful investigation we learn, and are fully convinced, that the proper method of exchange has been thought out and compiled by G. B. De Bernardi, who has made this question the study of a perspicacious mind for more than a generation. No student of economics has ever been able to puncture any part of its construction. All that now lacks, is the willingness of the people to learn the true road to success, and to put it in operation in every town and country.

Can it be possible that the masses are not yet

tired of these galling circumstances, which unjust laws and plutocratic money have brought upon them? Must they have more time to think and suffer because of their inborn desire to worship "money metal," of which they seldom get any, and then again soon leaves them poorer than it found them. Labor should not alone produce the wealth but also the medium of exchange, the representative of wealth, based on the real product to facilitate commerce.

When government makes a "legal tender" money, the officials get first control of it. Now with speculators, officials and the money sharks, in complete command of trade, the price of products soon runs low, and when the producers get part of it for a year's toil the officials tax the workers, or increase the volume so that expense (salaries and interests on investments) can barely be paid, from time to time until labor gets a trifle and parasites roll in luxury and arrogance. No! not that way for us! Give a fair deal and producers can soon have all they need but the idle must work or want.

The people make no manner of use of money but only the products of labor, mental or physical. Money should be issued and controlled by the producers so it can be redeemed in real values. It should also be as an open account showing on the face of it the amount the holder has deposited with society and is, therefore, entitled to draw an equivalent of anything society may hold on deposit. If one is not a producer he will not be a holder of drafts on society nor any body else.

#### RATHER STRANGE.

Is it not rather strange that after investigators have studied and worried and worked and have taken advantage of the dire experience of others who have failed before them to establish a com-

plete system of co-operation that the old methods are still persisted in against all proofs to the contrary. We still find some who will try the same old condemned plan again and again. Communism and stock company or profit sharing co-operation have been proven time and again to be a failure and yet they have their friends who are being robbed of much valuable time and honest effort. These do not have a grain of show beside the correct principles of The Labor Exchange.

#### THE CAUSE.

Many organizations claiming to be co-operative and proposing to take up the colony feature are now being formed in many places throughout the world, and especially of late in America. The oppressed condition of the wealth producers is driving men to seek new plans for operation. It pleases us to learn that humanity still retains sufficient vim and manhood to look for better conditions and we are convinced they will find relief by and through proper investigation, yet we are sorry to note the fact that many of the selected or self instituted leaders of factions are seemingly not as sincere in their motives as they should be in a matter of so vast importance to their followers. In several instances we have tried to convince projectors of the folly of dividing the co-operative movement and leading different divisions into wrong channels and succeeded in convincing most of them that it is best to keep upon true lines, yet a few still hold out to their set ways, seemingly not caring to be set aright as long as their game promises to bring them revenue for the time being. We desire to work for justice and nothing else. It is but a slight task to lead to harmony upon correct lines. In some cases it is plainly the love of personal pride or gain that prevents unity, yet under all circumstances

we have the satisfaction of purity of purpose on our part and the knowledge that all factions must come to the genuine principles of The Labor Exchange within a very few years; because it contains the only complete form of action that can stand the test of a fair trial and guarantee lasting success.

#### THE COXEY MOVEMENT.

So much has been said of the late Coxe movement that we might ask why the army should not be put to work building fine comfortable homes for every family not yet having one of their own. It seems to us it would be more preferable to have a home to go to in bad weather than to make a good road for nabobs to ride upon. One of the fallacies of the laboring people is that they prefer to allow themselves to be robbed for a small part of their product in what they call wages. They should work on the principle that nature pays them all they create and in that way they can get all in just payment that is due them. What is most needed by the American people, a home of their own with something to live upon or a good road to tramp and ride bicycles on?

#### WOMAN'S SUFFRAGE.

Great stress is laid by some upon the necessity of Woman's Suffrage, in order that humanity might be freed from many of its iniquities, and although we fully believe that women are created free and equal and that they are entitled to all the rights and privileges God has given them without restrictions by man-made laws or spurious customs, yet we would ask to know if it be better to wait awhile longer for that grant through the statutes so they can vote once in a few years and still suffer the want of bread, or might it not be better to apply to nature by a plan of production and equitable exchange for the necessary food and shelter which is so sorely needed right now?

#### CONVENTIONS.

What an abomination, or outrage and expense a state or national convention is, where the best thinkers are seldom present nor have an opportunity to be heard if they were, and where the wire pullers and fixers are ever busy getting matters into shape to suit themselves or their friends, the boodlers. Where the minds are confused with the noise, excitement and swaggering of the delegates until the will of the people is no longer recognized. Why not introduce the "Telephone Center," of The Labor Exchange and attend to all such matters and an innumerable amount of other things right from the various individual fire-sides without one person leaving home or the additional cost of one cent, and give every man and woman an equal voice in the affairs of the people? As the true system grows from time to time these new ideas will be introduced and operated to greatly advance beneficial methods and serve to establish scientific principles.

#### LABOR SAVING MACHINERY.

Seemingly many good people cannot see the right side of all questions. To our way of viewing matters there can be but one correct plan for all things, and such is the case in the machinery question. If the mind is right the thoughts should come forth all right too. The more labor saving machinery, the better should be the condition of the working people. Labor produces the machines and the machines combined with some labor rapidly produce other products. Therefore the more machinery the more products and the less toil for the laborer and of course better conditions, because there is more time for improvement. The present trouble lies in the wage system, and labor sells the machinery it makes for a trifle in wages and thus it is the case with all the products. Stop the wage system and keep

the products for your own use and labor will soon know the advantage of labor saving machinery.

### EXCHANGE BILL.

The following proposed bill was gotten up by E. Z. Ernst and presented to the Kansas House, January, 1893, and if you cannot do better, we advise you to have your legislature enact its principles, based upon the formulas given below:

"For the purpose of facilitating the exchange of products and thereby increasing prosperity, promoting and enlivening business throughout the state, in every department of industry, and to avoid the enormous drainage of interest money continually paid by the producers, which is a heavy burden upon the wealth of the state, and to protect people against the avarice of outside capital, the following sections shall be used as a foundation to place upon the statutes a law known as the state exchange bill:

"SECTION 1. Every county treasury and the state treasury of the state of Kansas, upon the passage of this act, shall be created a clearing house, to do a regular line of clearing house business for the exchange of local credit paper, and also to transact such necessary clearing house business between counties, and also between the state treasury and the several counties, as will be necessary to form a complete circuit of exchange within the commonwealth, besides the business transacted by the various treasuries in the past.

"SEC. 2. That any person being a resident of a county, who will give first class security in real estate, personal property, or such as is properly endorsed and secured by one or more persons who are ample security for the same, shall be allowed to place on credit, in the clearing house, these securities as a deposit on bond, and for collateral, to secure a credit upon which can be

checked at will, until the amount of such credit shall be exhausted or the time for balancing accounts may have arrived, as provided for in section three.

"SEC. 3. Credit shall not be given for more than one-half of the appraised value of the securities given, nor shall there be placed to the credit of any man or woman a sum representing less than \$25.00 or more than \$2,000.00, and in no case shall the balancing of accounts be deferred longer than six months from the time of placing the credit, and at the end of which time a balance may be declared and the account continued, or, if necessary, a new security given and a new transaction begun.

"SEC. 4. These credit securities shall be as binding upon individual persons, personal property, or real estate, as are personal securities, chattle mortgages or real estate mortgages in any other case, and are as an encumbrance upon such person or property until the account with the clearing house is balanced and the credit removed. In case the depositor of credit should fail to comply with the requirements, the necessary cost of prosecution and recovering of loss, if there be any, shall be charged to the credit depositor, who has been in default, and the same shall be dealt with in accordance to the laws of the state in similar cases, where fraud may be perpetrated.

"SEC. 5. The combined credits of the persons who have credits deposited in the clearing house at the time shall form the basis upon which the clearing house can issue credit checks; but at no time shall the clearing house issue more checks than to amount to one-third of the average credits deposited. The clearing house checks, from county or state, shall be honored in any county in the state. Individual checks must be secured by individual securities, and when presented by the proper parties as designated upon their face,

they shall be placed against the maker and in favor of the presenter. In case the presenter has no account at the clearing house and does not wish to open an account, then the clearing house shall pass over its check for the amount, which shall represent full face value in any part of the state, upon proper indorsement of the person to whom it was made.

"SEC. 6. The checks needed to transact this system of exchange shall be conveniently arranged in books for pocket use, containing amounts from \$25.00 up to \$1,000.00, and in fractions of 25 cents up to \$25.00, in order to facilitate the making of change and the squaring of accounts of various denominations. These checks shall be registered, numbered uniformly, and issued in series, under the supervision of a committee of twelve competent persons, consisting of the state governor, attorney general, state treasurer, an expert and eight county treasurers, selected one from each congressional district, and in each case selecting the treasurer of the district who received the largest majority at the last previous election. Each check shall be provided with a place for a gem photograph of the maker, which can be pasted on in case the maker thinks necessary. The seal of the clearing house shall be placed upon all checks, and when gems are used, the seal shall partly cover the gems.

"SEC. 7. These checks shall have two printed sides and constructed on the principle of The Labor Exchange checks, so that when they are handed out from the clearing house to a depositor of credit the checks will be of no value to any one else until properly endorsed, and then can be ordered payable to a certain person only if the maker so desires.

"SEC. 8. To cover the expense of preparing these checks, hiring extra help at the clearing houses, and operating this system in a proper

manner, it shall be necessary to charge the parties making use of these checks and credits the sum of one per cent per annum, but in no case shall the amount charged be less than 25 cents at any one transaction. This per cent charged shall be paid in lawful money and shall be used as aforesaid, and to aid in balancing the legitimate expenses of the county wherein it is collected."

A bill based upon principles outlined in the foregoing sections is of vital importance to the great common people of any state. Intelligent bankers can at once see the force of this proposition, and will use every available means to prevent its passage. This one bill alone, if properly framed and enacted, will bring more prosperity than anything a legislature can do at present. The business of the country is principally done on checks, to the advantage of gamblers and speculators, and why should not the honest toilers and wealth producers also make use of the same methods to save themselves from the clutches of the gold-bugs and swindlers?

Brother laborers, study this matter. See your representatives, and make a grand effort to save yourselves and your homes. This is the shortest way to relief by law. The complete way out is The Labor Exchange. Keep up your organizations and discuss the true co-operative features which must ultimately succeed.

#### ADVICE.

Your best and cheapest plan on the whole is to get a demonstrative Labor Exchange lecturer and organizer to stay with you a few days and fully instruct you in the work as well as to get you properly in line for effective exchange business. The expense will be but a trifle when compared with the advantages you can at once receive by so doing. All day sessions will be the plan for

those who wish to learn how to put the system into operation and profit soon.

### ONE RIGHT WAY.

It is a foolish idea some people get into their heads that they can study up some plan and start a co-operative institution to be a success without adopting The Labor Exchange system. No colony idea can fully succeed. This is the verdict of forty years study and the world's history for centuries. Why oppose the inevitable when it is light and truth ye seek. Cast aside selfish projects and plant the only complete and effective method man can devise and operate. Give equal justice to all and special privileges to none. Be careful with salaried projectors, stock investments or high-priced memberships, for their ring is not as clear and certain as it should be. There can be but one right way.

Don't do so much wrangling about methods. Go to work and do something that will produce wealth. Labor is the only real capital you need in connection with nature, and without those you cannot live in a civilized country even if you had tons of gold. Organize an Exchange of a dozen or more members and do something and when you get more than you want for your own use we will readily show you how and where to make easy and profitable exchanges. We know these things and you will learn them as you proceed. Don't wait for anything or anybody. You will be required to work out your own salvation with a reward for the work done. Begin right where you are and while some are toiling at other points you will shortly be surprised at the result. Make the trial.

We advocate no special party, faction, click or denomination, being aware they have shortcomings, and although some in either party may be

honest and sincere, yet the objects they propose to accomplish are far from being the most desirable and the methods incomplete. In reaching out for true, just and grand results contention and strife must be discarded, while harmonious operations are inaugurated for the general good of the entire human race, as a unity, believing in the brotherhood of man and the fatherhood of God.

Our check system is so complete that it enables any worthy person to draw on any accumulated wealth they possess either in mind, muscle or material property of any kind. As you push the work to success it manifests itself to be an immediate grand remedy for all evils and the only way out. The sooner the work is begun in earnest in any locality so much the earlier will they be relieved, and by no other plan is it possible to fully succeed.

### A TRANSACTION.

Suppose A is a blacksmith who is idle part of the time for lack of customers and therefore employ himself at making a pair of good steel skates, which when completed are worth fully \$1.25. It being summer and no sale for them he steps round to the Exchange and deposits them for safe keeping on credit. (Now watch the law while we make this transaction). B is manager of the Exchange and agrees to take in the skates at a wholesale price of \$1.00 and lays them on the shelf. Now A and B agree that if B can sell or exchange them for something else, on fair basis, that it will be all right.

But A wants some proof that he has left a deposit of goods to be drawn upon, therefore, B fills out a deposit certificate in A's favor for a dollar's worth in goods or labor, showing that A has deposited skates on exchange. Now A returns to his work and soon C drops in and demands a

dollar that A is owing him. A explains the situation and hands C the check, properly endorsed, remarking that he could take it if he choosed. C takes it stating that he had no use for skates nor anything else he could think of on the Exchange just now but that he wished to square accounts and will hand it to D whom he is owing for some time and may be D will want something at the depository. So it is handed around all summer at free-will, and in the winter, when skates are in demand, that check is good for a dollar towards paying the skates or anything else for sale or exchange. When B receives it in exchange it is cancelled and goes out of use.

We guarantee any man big pay if he can show illegal transaction in that. Besides the same thing is being practiced daily all over the civilized world.

Something similar to this has been made use of for ages, upon false basis, to swindle the toilers and enrich the idle schemers. Why should not labor attend to its own fair and honest exchanging. No state, national nor corporation laws have anything to do with this matter, providing the checks are used, as pay, between members of the association alone.

#### WASTE OF TIME.

The mass of working people are the great producers of all material wealth and are running wild because of the "hard times." Many are trying to find some way by which they may gain a living through the despised old wage system. Moving from place to place looking for homes. Tramping about asking for work or begging for something to sustain life. Anxious and uncertain how they shall fare in the near future or what they must suffer in the coming winter. All this and much more we see and notice almost daily

and yet when we offer them the only remedy which can give them immediate and permanent relief and put them beyond further anxiety for their supplies they turn away seeming to think that we are jesting. They need more time to read, think, study and investigate. The vast amount of improvement which may yet be made in almost every direction is past conception if the industrial forces of the human race were fully permitted to make use of all their ability, and in the best manner, for the greatest good to all. As it is now, many are oppressed for the lack of time, under the severe pressure of unjust conditions, so that they cannot apply their genius as it should be. Many are busily employed in misapplying what has been produced as well as wasting much time and energy which should be better employed. Give the laboring people an opportunity to make profitable application of their toil and allow them a fair exchange of the products, which is all that any one can make use of, and you will soon see a grander prosperity than has ever been dreamt of by the most advanced socialists.

#### WHAT IS VALUE?

Money, to be a good and easy circulating medium, should not have any value within itself and should be made of the cheapest, lightest and most convenient, material to be had. Money can not be truthfully said to measure the value of any thing. It is merely a method of doing business or a way people have learned to express comparisons in the exchange of real or imaginary wealth. Although a sack of good flour may be sold at \$1.00, or at \$5.00, the price does not change the real value of the sack of flour. Because, at any price, it will make the same amount of biscuits or bread, and will sustain life as long at one price as at another. The value of anything naturally and

justly depends upon the amount of real service it will give. The trading price often varies owing to the supply and demand and yet this change of comparison does not change the utility of the product.

What a foolish idea some people have about capital! They think that bits of metal or pieces of paper, coined or printed by the authority of the government to be money, is capital, and if some one by some trick has hid away a sackful of it, he is a capitalist. What could the government and all such "capitalists" get for the worthless stuff if the laboring people should refuse to give their products for it? When we come to look the matter squarely in the face, there is no capital except the natural wealth which belongs equally to all mankind, and the artificial creations of the laboring people. Hence, properly speaking, the working people are the producers of all wealth, and they can control all the capital that is needed for any line of business. The material and the toilers being idle, why not set the workers to creating wealth, and also make the checks which will represent the amount of capital each one has produced? The application of mind and muscle to nature's raw material will create capital. Government money is not capital, although it is used to dupe the toilers.

There is no intrinsic value in money of any kind. Genuine money is only something (made of any kind of material) which denotes that the holder is by custom and right entitled to a certain amount of the products of toil as designated by the token. All that is needed is to have a complete system by which the token can be issued direct to the real creator of wealth in proper proportion to the amount in reality produced. Very few people who talk about finance, from the legal tender point of view, have any intelligent idea in regard to it. The arguments are mostly framed

by those interested in fooling the honest producer for a share of his products, without exchanging anything of value therefor.

### USE OF MONEY.

Very few people really know what money and its functions are. They do not know that, for local exchange, to facilitate the increase of wealth and promote prosperity, the deposit checks of The Labor Exchange are more useful than the much coveted gold dollar. Not one person in ten thousand knows that this form of circulating medium is in every way much more profitable and will do every function of money better, for the producer, than the legal tender money, except, paying old contracts and taxes.

The proper use of money is to aid in the exchange of wealth between the producers and keep correct account of each one's portion not yet consumed. This kind of exchange medium can best be issued in the locality where the wealth is created and direct to the person who has produced it. No one else has a right to any part of the products except the producer himself and therefore he must receive it direct from the association where he delivers it and in which he is a partner in proportion to his share of the wealth created and stored in the care of the society. This gives local exchange a chance and enlivens the trade so that prosperity will assert its rights. When that locality has a surplus which it cannot utilize then send it to some marketing point and sell or exchange it and return the money or the commodity to the local deposit to be drawn by the local checks. Money can do nothing without labor and has no value within itself. It should be a credit bill to show how much, of the products of toil, the possessor is entitled to. Hence, the "government money" being issued to pay officials or wages only



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representing a part of wealth produced, is not a fair representative and is continually depriving the producer for the benefit of speculative and official drones. It is not the government that is a wealth-producer but the individuals; and each must have full share in accord to what he does. Legal Tender Money, as the term is now used, is a swindle to the working people.

### BAD TRADING.

The farmers, laborers, and all wealth producers, have been making some very bad trades in the past twenty or thirty years, in this country. They have been producing crops, machinery, food, shelter, and all the necessities and luxuries of life, almost without end, but have continually handed them over to the speculators for a small amount of what they thought to be a legal tender money, and equivalent to all emergencies. This is where they made the mistake, because when they took this money to get some of the things which they wanted in exchange for the surplus of their toil, they found the speculators had combined not only to buy their products at a low figure, but the same class had arranged to sell them the supplies at an enormous profit. So that between the low price the working men got for their creations and the high rates they had to pay for the part they consumed, the extortions became so great that it was a robbery and fast starving the life out of industry. This plan of operation is indeed the result of bad trading on the part of the laboring people, and as long as they continue the system they will continue to grow poorer while exerting every power to produce more each year.

There is little doubt but that almost any investigator will admit that the foregoing condition of

trade is the cause of our present oppression. We propose that, instead of the workers depending on the mercy of various traders and speculators, they organize Deposit Societies which will take charge of their surplus and make the necessary exchanges, so that those who want the products of others can get them on reasonable terms. In order that each producer may know what part of the stored goods belongs to him, deposit checks are given for labor or products at reasonable wholesale rates and then these checks are again used to draw the things each holder of checks wants at the retail price. Thus the accumulations of the exchanging will be the common property of all those who are depositors and be owned by them in proportion to what they have put in.

This system is much simpler than the present methods. It will cost less and will give all the products of labor to those who do the work, while it leaves the idle destitute, unless they apply themselves to some useful employment. By this new method the Workers will soon grow fat and jolly and all may enjoy the comforts of prosperity, if they choose.

The great value of the Local Checks is not known to the common people. If a certain locality does not have or produce products enough to supply themselves they must go into bankruptcy. The check aids in making the exchanges of surplus either in labor, stored wealth or products. When we wish to buy from a distant point we must give in exchange a thing of utility or something that will in turn be redeemed in real wealth in which money does not figure except as an accountant for the exchange of credits and products. If you have no wealth you must go to work and create it and have checks issued for the surplus you have, to trade, for something you do not have. The local checks will at once enliven trade and remove the stringency of the so-called hard times.

The bulk of the present misery is the result of ignorance.

### WHAT ARE CHECKS BASED ON?

What is money based on that is better than the utilities and luxuries of life? Neither money nor checks are of any value to eat, or to wear, within themselves. As a progressive people we must apply ourselves to the gifts of nature to invent, improve and produce, useful and valuable articles for the sustenance and comforts of life, and we claim that each one who does something for society is to that extent entitled to the same ratio of benefits therefor.

Deposit Checks are an account issued to the producers for real service or wealth delivered in the care of the association at wholesale rates. These checks are an open account and the products of labor and real-estate that are in the branch Exchanges are the best security in the World. As the wealth is put in at a lower price than it is taken out, then the Depository will contain much more than the due bills and checks can draw out, thus the security is continually getting better. What do you want with gold, silver or legal-tender money, when the creators of wealth will not exchange the useful things for such useless trinkets. There can be no better base for a circulating medium than those things which everybody must have, to live, be comfortable and enjoy civilization.

Scrip or due-bills (without record stubs) can be used for convenience in making change, or when a deposit check is not entirely redeemed in goods, or in case a person who is not a member wishes to sell at the branch Exchange for circulating medium. The uniformity of the issuance with the solidity of the institution will give confidence so all business people will soon take them, locally.

### SOME IDEAS.

A "legal tender money" is something that is, by law, made receivable or payable for a debt. The main reason that people worship such money is because it can be hoarded and cornered, coupled with the fact that the wealth producers (workers of all classes) will allow it to be used as a magnet to draw away their creations for a little of this, really worthless and deluding, stuff.

It is a delusion that makes the people want a "legal tender money." The laborers seldom hold it more than a very short time. They may draw their week's wages on Saturday night and get rid of it in a few hours. Even when it is most judiciously invested for the necessities of life, for themselves or families, what more can they get in the end than some of the products they and other working people have created by toil? It is not money they make use of at all, it is a part of the wealth they continually create that they need, and they should have a share equal to the amount which they produce.

Where does the money figure? It figures most in the hands of speculators and officials, waiting for the work to be done and then to draw the products at a very low rate and virtually give nothing in return, while almost as soon as it gets into the hands of the toilers, it again reverts to the speculators for a small portion of the products, of their own creation, at very high prices.

In this way the producers of wealth, who are by far the most numerous and should naturally make use of the greater part of the products, are prevented from so doing by the fact that they have sold out their claims for a trifle and are compelled to pay an enormous advance for the portion they reclaim. Thus it is easily to be seen that such a plan will lead to what is known as an "overpro-

duction," but more properly termed a case of underconsumption.

Legal tender plays its part in this drama of fraud and robbery, by compelling people, at times, to get the cornered "lawful money" for the payment of taxes and obligations, thus they are forced to sacrifice their products for the prices made to suit the money mongers and leeches.

As all the wealth is the product of labor and because there is no intrinsic value in money, we cannot see why the toilers should hand their wealth to the nonproducers to be speculated upon and returned after the best of everything has been extracted. The whole matter is a very foolish transaction on the part of the laboring classes.

Lands, machinery and titles, have no value without the application of the toil and ingenuity of the laborers, hence the great ado about the power of "land-lordism" is the result of a misconception of the true condition of things. The landlord can do nothing in which the money-lender cannot outdo him and both will starve to death if labor will not support these unjust institutions.

### SOCIETIES.

We have been closely watching the formation and operations of all the new colonies and co-operative societies, of America and other parts of the World, as well as we could for some years past and find a very strong tendency in that direction. Thousands of thinkers have fully concluded that co-operation is the only way out and are seeking the best system. This class of workers invariably adopt The Labor Exchange as soon as they comprehend its power over all other plans. Of the many localities now taking up co-operative work and claiming the notice of the public, we find that The Labor Exchange with its numerous

and rapidly increasing number of Branches, all over the United States, outnumber all the others by a large percentage.

To make co-operation a complete success no special ideas of religion or government can be adopted, no arbitrary rules nor classism be fostered or individual notions enforced, because all such matters cause strife and contention. Hence, all organizations, colonies or otherwise, starting out with any such weaknesses will be obliged to abandon them and take up the simple individualism of The Labor Exchange or go under. To co-operate is to work harmoniously together for mutual benefit, and accord each an equal and just freedom of thought and action as guided by the principles of the Golden Rule.

Conservatism has no place in the reform ranks. A conservative reformer is, in fact, no reformer at all but rather an obstructor to advancement. So it is with most of the ethics clubs, with their rules and castes, nibbling and theorizing, spending money, and having a good time for themselves, but not once approaching an actual remedy by which the present unsocial, tyrannical, half-civilized and unsystematic condition can be changed.

### BEWARE OF DIVISION.

Since the first historical records, we find that Co-operation has been quite extensively practiced throughout the World. Of course it has not been complete in all its forms up to this date, because the various efforts have been too much divided and isolated from each other. Have not a few combined, to better their conditions, in all ages, and have they not usually done so at the expense of others? Is not every little combination, for whatever purpose it may be, a co-operation? In this connection we can point to every family

circle as a co-operative institution of which there are millions in every civilized country, and yet the conditions of the masses are fast growing worse, with all these establishments in daily operation. We have made the discovery that with all these little factions there is a lack of general co-operation, and every one of these associations are fighting on competitive lines. Although they co-operate within themselves, they are in competition with each other, and all other similar organizations. Hence they are tearing down from all directions, faster than they can build up. This difficulty is confronting the larger co-operative institutions today. All seem to think that they can go ahead and co-operate on their own strength, and in that way build themselves up.

Now we know better, and do not pretend to operate in that way. We know that if there is to be success there must be unity of action, and not competition, thus we start out by having a Central organization, to which we attach all associations we organize, as branches. As far as we go, our work is in a uniform and regular system, without doing the least injury to any other. All must sooner or later fall in line with this plan, or go under.

Those who think they can paddle their own canoe independently, are still short in the knowledge of the right way out. Beware of those who propose to fight this great battle out single handed, or who think they do not need the aid of the general organization of The Labor Exchange. Do not trust your welfare to those who do not know the importance of united action, as a defence against the destructive methods of competition.

Although The Labor Exchange is of late origin, it has the powerful record of being the only extensively organized co-operative association in America. Every addition strengthens the whole, and gives more force for the extension of the work,

and in that way the aid given by one branch returns many fold.

We notice in various parts of the country a few organizations which by some unwise counsel are trying to imitate De Bernardi's plan of The Labor Exchange. The mere attempt at such a thing plainly shows that the instigators are not posted on the force and merits of this grand system, or, they are unscrupulous impostors striving for self-aggrandizement. Such leaders who have not the greatest good of all humanity in view are not to be trusted with the welfare of the masses. In a movement of this import and magnitude, unity must be preserved. To be divided gives the enemy all the opportunity needed besides setting up competition between the wealth producers of the various organizations. To do the most effective work we must be as one family throughout the entire country (in fact the Earth.) We cannot depend upon a delegate representation, but must apply a new, the most complete, plan of direct power. Keep in line and do your duty so that the correct system may be set in full operation in the shortest time possible.

#### SIMPLICITY OUTDONE.

The simplicity of this grand universal plan prevents the casual observer from understanding its power over ALL other methods. Hence, you must look the plan over very carefully ere passing final judgment on its force or speed to lead the evolutionary reform movements of the World.

No genuine worker, for true reform, can afford to fight the great battle before the wealth-producers, with but a partial knowledge of the situation. We feel sorry for the faithful workers who are following blind leaders and giving their aid to selfish or designing factions without improving their condition. Effectual work can be done at

very nominal cost, if properly understood and pushed.

You cannot always depend on those who cry aloud for reforms, here or there. Some times they are sincere but mistaken. Very often they have an "ax to grind," and are following the general drift of the human race, under the banner of "everybody for himself and the Devil take the hindmost," and of course, from such you cannot expect correct principles. Certainly knowledge will not harm you and we do not comprehend how any intelligent person can remain in darkness when light is much cheaper and more valuable. Can you give any valid reason why any one should conclude that he knows enough and that no one knows more? Yet this is a common weakness.

1st. This is the cheapest Beneficiary Association ever organized, costs only one dollar for Life-membership without dues, and is the only complete and quick remedy for the present bad state of society. Nothing else equals it.

2nd. Wherever a few workers will properly try they can, by this plan, begin operations and lay the foundation so that they can soon reap the reward of their efforts.

3d. This is a voluntary institution and contains no arbitrary rules as all other organizations do.

4th. The existing laws, State or National, do not prevent the operation of this system in any country, hence it is useless to wait for the enactment of new laws. Ignorance alone can favor such foolish delay.

5th. This system does not conflict with the political or religious belief of any one, therefore the membership will include working people of all trades and professions, regardless of sex, color or nationality.

6th. There is no struggle between "capital" and labor, skilled and unskilled, high or low price or the length of time worked, as these points are all

equitably settled at once by giving each full credit for his product.

7th. The selfish spirit, which men are so prone to follow under the present unsocial condition, will work for a good purpose in The Labor Exchange System, as it will urge on to industry for greater rewards which exertions will bring, and as every one gets direct pay by a complete system of checks, no one will take a speculative advantage.

8th. The Labor Exchange gives the creators of wealth a chance to become free-will co-operators, by a system in which they get all they produce and they can, almost immediately, dispense with undue speculations, interests, rents and extortions.

We need no better proof than what we are getting from men and women, who are searching through every plan that has been proposed. It is only those who do not comprehend the force of The Labor Exchange who can honestly oppose its principles. So far we have not yet failed to convince every honest, investigating, wealth producer. We know we can convert you if you will duly consider it.

### LOOKING FOR WORK.

There are thousands of men and women looking for something to do. They are hunting work. It seems to be the mania of the present age. The remedy is right at hand, if they will apply it. There is more work to be done than ten times as many people as are now out of employment can do. The masses seem to be looking for some speculator, who will agree to give them scant board and clothing for the application of their toil to create capitalists and monopolists. Why do not the producing workers take it upon themselves to create wealth and then take care of their own creations, in such a way as to only exchange it for full value in the products of the labor of

others? Their mistake lies in the fact that they will not try to do anything unless some one agrees to pay them a trivial sum in what is called money. Hence, at every effort in producing wealth they are sold out to the contractor, speculator, landlord and usurer. Go right to work, producing something of value for humanity; and then you will find the way to get Exchange by The Labor Exchange system.

Talk about slow methods will you? If you will read history you will find that the majorities of the past have seldom done anything aright. That the ballot box is about the last place to get reform has been demonstrated, and by a little investigation you can see that the majority of voters are influenced by the immediate results, as they in their blindness think they see them. A better condition of things must be brought about, and the people educated to a higher existence, ere you can expect them to cast the ballot intelligently. Give the masses more practical education, and proper results will follow.

The Labor Exchange offers a means of immediate relief from the ills of poverty and business depression, to any group of a dozen or more persons who will adopt the system and proceed to apply it with some intelligence and energy. Don't worry any more over your troubles, but investigate the Labor Exchange and make ready to apply its methods.

If every able bodied person had an opportunity to be continually employed at some useful creation of wealth, can you imagine the amount of products there would be on hand for the benefit of the human race? If in exchanging these products all were to have an equal share of them in proportion to the amount they had created, would it not stimulate the workers to create more and more, and the minds of inventors to study improved methods and a higher order of conveniences?

Would not the ideals create a necessity, and the necessity create invention?

Now friends, can you imagine where all these things would lead to in a few short years if people were allowed to follow their inclinations without undue restrictions or the interference of some unjust customs? We can not now take time to lead you on further, but hope you will make this a study so that you may soon see something to live for beyond the daily "meat and drink" of the money grabbers. The possibilities of man's advancement are beyond conception, but in order to reach it we must progress in thought and action from time to time. Let the thinkers move onward and upward as fast as they can with the masses following in rapid developments.

#### A STRANGE LOCALITY.

The locality in which you live must be wonderfully poverty stricken if your condition can not be greatly improved by organizing an Exchange at once and issuing checks on the wealth some of the members already possess. These checks will then facilitate an easy trade of commodities and services in the community. The trouble with the people is their lack of knowledge as to what the valuable functions of money, or a medium of exchange, are. If you once truly understand that, and apply the remedy, you will shortly find prosperity in your midst. We advise you to at once set about learning these valuable truths. Why should we expect or desire better conditions without trying to bring them on or even learning the plan by which they must be instituted? Set to work and put your own neighborhood to rights while others are doing the same for themselves, and by a combined effort the whole country can be united in one grand successful movement.

The ignorance and the superstitions of the peo-

ple have brought them into the present conditions and are holding them down. Now, if they will not investigate for themselves, as we have done, or take the advice of those who know, then other methods will be applied. For the benefit of yourself and others quit studying party politics, referendum, single tax, communism, etc., for a time at least, and make a thorough study of all the books and papers of authority on this system. It will cost but a trifle and vastly improve your understanding on all political, economic and social problems. When you fully comprehend, you will be delighted in knowing what to do.

#### TRANSPORTATION.

When civilization was on the Atlantic Coast and the people naturally ventured out into the new territory of the almost unknown, the settlers built highways for travel and shipments to and from between these points until at last the entire country became settled. But now transportation lines should be so constructed as to be most useful to the advancing condition of society. The people of the North, having a surplus of products, wish to exchange goods with those of the South and vice versa. For health or the desire of a change in climate, etc., many persons prefer to migrate north or south to suit their pleasure or fancy. Hence, the great trunk lines to be most useful to the general public, should run longitudinally instead of east and west as they do now. Great cities will be reduced in size as commerce takes a normal course and the surplus products are shipped direct to the places of consumption. This will largely reduce the cost of freights and the work of unnecessary handling and give an extended capacity for the creation of genuine wealth. By looking at the map of the Western Continent it is plainly to be seen that most of the the neces-

sary transportations could be facilitated, at a small expense, on the oceans, gulfs, bays and water courses. All along the eastern and western coasts, on the gulfs and great lakes and the navigable streams, the co-operators need not fear a lack of outlet for their surplus. Even some short lines of team-freighting would be preferable to present conditions of overwork and short supplies. Friends, fall to work at every idle moment and create something of utility, organize the Labor Exchange and issue certificates of deposit so as to facilitate local trade, and when you have surplus for shipment the road will manifest itself. The shortage in a local medium of exchange is what is most oppressing. Distant or foreign trades have ever been made by the exchange of products. The difficulty heretofore has been the lack of convenient local papers or checks for cash trading.

All the wealth producers need, to bring about great possibilities, is a thorough organization based upon the principles of The Labor Exchange.

#### FOLLY OF STRIKES.

We have learned through the experience of others that there is very little if anything gained by striking for better wages or shorter hours. Under the present system of business the employer will naturally seek to get the best workmen at the lowest price, and as the laborer is supposed to be free to quit and find a more congenial place their positions are very similar in that respect. A strike occasions a great deal of loss to both sides and does not provide bread for the needy. We advise fair exchange in all cases, but if that cannot be obtained it is better to accept "a half loaf" than to be out entirely. Those who are not satisfied with the system should improve it by introducing a better one at every opportunity. Our object, in advocating true reform, is to vastly



elevate the condition of humanity and give no special favors to any, whether rich, poor, employed or otherwise.

### THE LAND.

One thirtieth of the land in the United States can be made to produce sufficiently and to spare for all the needs and luxuries of sixty million people so that landlords who hold the remainder of the lands will be compelled to work or part with their land in order to pay the taxes and get something to live on. In that way the laboring people will be enabled to get all the soil they want because the large holders will not be able to cultivate sufficiently to meet the demands made upon them. As land can be deposited in a Branch of The Labor Exchange the same as anything else, the land-holders will soon be offering more than can be readily utilized. There are already thousands of acres which the owners would gladly part with for a reasonable consideration in Labor Exchange Deposit Certificates to be redeemed in the products of the soil and the manufactured articles of the Branch. The land question will cut a very small figure in the reform movement when The Labor Exchange gets into proper operation. A much greater difficulty lies in getting men and women who have the sense and stamina to take hold of the local work and push it on to early success.

### WHAT IS A SOCIALIST?

In answer to this question we take the pains to state that we have not been going the rounds and laying a special claim to being a socialist, yet, it is hard for us to comprehend why any sane person would try to be any thing else. There can be nothing harmful in being a genuine socialist

Webster defines it as follows: "One who advocates socialism," and socialism is a "doctrine or theory of a better arrangement of the social relations of mankind than that which has hitherto prevailed." In short it is a more friendly and mutual state of things for the human family. Then we may say, who is so hard hearted and cold natured that they would not desire a better condition than is confronting the American people today? There certainly can be no good reason for desiring a worse condition, nor, can we see a cause for standing still, but it seems natural for us to have a desire for an onward and upward movement to a better social condition and therefore must be a natural socialist and should be sorry to learn that our efforts to elevate the human race were not appreciated.

### TALK OF WAR?

It is a lamentable fact that we occasionally hear some foolish people talk about war as though it were necessary and an honor to stand in line to be shot down at the behest of men who do not appear in battle but who are making use of men as machines of destruction to slay each other in order that the frauds perpetrated upon the wealth-producers may be continued. It is the plan of the thieves and swindlers to divert the minds of the masses from the true cause and remedy, of the present hard conditions among the toiling people, and turn them against themselves so that distress may be extended until it has virtually destroyed individualism and made a few selfish bloodsuckers rulers of the earth.

The soldiers, in an ordinary sense, are but the subjected tools or machines of despotic rule, instituted by the very tyrants who seek the downfall of just principles. If the working men are oppressed by the monopolies how can they be

benefited by forming into armies and destroying themselves by shooting each other down and allowing the cause unharmed to feed and prosper on the misfortunes of the subjugated dupes. Is it not a fact that the cause of war is never found in battle and ever keeps at a safe distance while there is danger; yet, after the slaughter has been made and half the innocent slain and injured, the old cause still remains a greater evil and of a more poisonous nature than ever before.

War is the Devil's factory and can bring no good results. We must look the field over with an eye to making some beneficial changes. It must be done intelligently and soon. It is an easier and a more agreeable plan than war. We must remove the pest and plant a healthy social system which is an evolution rather than a revolution. Education is the first step, organization and action will follow, while war and blood-shed shall be known no more forever.

Do you favor a peaceful evolution to a higher condition of social life or will you continue on the present lines of semi-barbarous and brutish existence to bloody anarchy? The vast injustice which is being perpetrated must and will be corrected by or before the close of the 19th Century. Will you help to bring about the change upon True principles as it would become the peace and happiness of intelligent human beings or will you allow it to drift into beastly slaughter of brethren. The entire human race on the face of this globe is being more and more agitated each year by the merciless oppressions and cruelties of the "legal tender" swindle which is at the bottom of all this trouble. This may seem an odd fact to you but nevertheless it is just as correct and as plain to us as night and day following successively.

### ADVANCING.

In a few more years, when the laboring people shall receive justice by the application of true co-operative principles, the producers will have telephone connections from house to house and writing will become almost unnecessary because of the other conveniences which will take its place. In those days, which are not distant, every family can have a type-writer so that instead of writing they will print letters. Many will get phonographs by which they can register their desired communications upon small tubular rollers at a very small cost which can be sent by mail to those for whom they are intended. As the receivers will have similar machines, the messages can be reproduced in the speaking tones of the original. With these and other appliances not yet introduced the tedious method of handwriting will become almost obsolete. It will then not be necessary to send for distant lecturers to enlighten and entertain the people. The lectures can be registered and reproduced by the aid of a phonograph and trumpet.

There are hundreds of similarly improved conditions on nearly every line of operation awaiting the working people if they will properly apply themselves to taking care of their own products, but we can not now take the time and space to take note of them.

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### RISE AND FALL OF PRICES AND WAGES.

DEAR BRO. ERNST:—Your letter requesting me to contribute to your Progressive Hand Book of the Labor Exchange an article on the effect of a rise or fall of prices and wages, has been received. In answer will say that it would require a volume of many hundred pages to unfold the philosophy of such vibrations and depict the evils resulting therefrom. The phenomenon has two prominent

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aspects; one vain and ridiculous; the other the very essence of iniquity and robbery. Allow me to give your readers the ridiculous aspect by means of an illustration.

Not far from a small town lived a Dutchman and his wife both so industrious that they could not be induced to lose an hour in summer or winter, in fair or foul weather. They were always busy. The evening of a rainy day a neighbor happening to visit the pair found them unusually overjoyed. "I made twenty dollars to-day," said the husband, "and I cleared twenty-two dollars," said the wife. The astonished neighbor desired to know how they could have realized so much on such a day. "Trading," the couple replied, and explained that soon after breakfast, seeing they could not work out door, the Dutchman sold to his wife a pocket-knife for half a dollar cash, when she sold it right back to him for sixty cents and he to her for seventy-five cents, and she to him for one dollar. After a short rest he again sold it to her for one dollar and twenty-five cents, and she to him for one dollar and fifty cents, and he to her for two dollars, and, as the market continued to rise, commerce became brisk and brisker until in the afternoon the price of the knife was a perfect boom, and the exchange a delirium of excitement. The result was that the enterprise of the conjugal pair was rewarded with the joint profit of forty-two dollars. (?) The truth being that they had wasted the day in vain exertions of both mind and body, and, had they been strangers to one another, one would have lost what the other gained, and the world would not have been one whit better for their foolish operations.

A little consideration will reveal that the rise and fall of prices does not increase or diminish the quantity nor quality of commodities to be interchanged, and that the rise and fall of wages

cannot affect the quantity nor quality of the products or services. Prices and wages have truly no relation to the production and interchange of wealth nor to the well being of the people in general. Hence those who look to high prices and wages for the amelioration of labor, will find themselves sadly disappointed. Labor and humanity at large can be ameliorated, in so far as material comforts are concerned, only by increased production and equitable distribution; never by sham battles about high prices and high wages. The sooner labor leaders come to comprehend this truth the better for them and their followers.

The perverse and iniquitous part of a rise and fall of prices and wages is the obstructions it places in the flow of commerce, baffling all calculations, transforming it into gambling or lottery operations and ending with incalculable robberies.

Prices and wages have reference to money alone and not to the necessities, comforts and luxuries of life. Both are an attempt to sell products and labor for one single article (money) which is not in volume two per cent of the wealth actually in existence, leaving out the amount due annually in interest, the amount necessary to employ labor, and the amount hoarded in vaults. Our wealth is considered seventy billions, our money not one billion, our labor to be employed about thirty millions; how will it ever be possible to squeeze the wealth to be exchanged and the labor to be employed through that narrow gate of legal tender money. All attempts in all ages and in all countries have failed and will ever fail. It is an absolute impossibility. Hence the markets are overstocked, industry is cramped, progress is retarded and suffering is wide-spread and appalling. So it will be seen that if prices and wages are raised in one department of industry without an equal rise in others, such rise, so far as society

at large is concerned, is but a robbery and nothing else. If, on the contrary, the rise is general, then it spends its force in the vain and the ridiculous, as the boom in the Dutchman's pocket-knife.

Whence then comes the universal desire for a rise of prices and wages? Why should people be so anxious for an event that when it comes would be productive of no good? We will endeavor to explain this apparently unnatural phenomenon.

1st. Each individual person, and class of persons engaged in the production of the same articles or the same services, looks at things from his own point of view, and has not even a conception of the view and interests of others in other occupations. Each considers that if the price of his productions or wages were raised, he could then reach deeper into the productions and services of others, which would virtually be equal to lowering the wages of these others. They reason the same in regard to him. Thus deluded, they all think and move in the same vicious circle.

2d. A vast multitude of the people, severally and collectively, are deeply in debt, and this debt, private and public, is payable in money. A rise in prices and wages, even if it should not bring home more comforts, it would afford more means to pay debts, while a fall in prices and wages, makes it harder to come out of debts and often sweeps the accumulations of a life time.

To prevent the ravages of debts consequent upon a fall of prices and wages, the value of these debts should be rated at the value of leading products at the time the debts were contracted.

G. B. DE BERNARDI.

## CO-OPERATIVE COOKING.

The idea of less work and more comforts is fast taking hold of the minds of the people of late years and we cannot see why it should not be put into the most practical form and at once too. Why should not the people make every proper effort to reach a higher and better condition and get as near the ideal as possible. Let us build up to a more perfect standard and approach as much as possible the "Garden of Eden" while we may be able to enjoy the comforts thereof. There are a great many ways in which vast improvements could be made but we cannot think of any which can be more easily done with so great a reward for the effort as that of Co-operative Cooking and Living. In any place where there are a number of families living in close proximity there can be a great saving of material and labor. We give the following short illustration from Frank Voigt of Atlanta, Ga., which may aid some to think on this line with some good results:

"Suppose five hundred people in a town would organize and eat, or at least cook, their meals in a co-operative way, and suppose one hundred acres were planted in various food products, the people would have their meals at a greatly reduced cost, and their farm alone would assure them a profit of \$3,000 to \$4,000, after paying good prices for labor, besides making a great deal from such a co-operative kitchen by outsiders eating and paying for their meals. It don't take a very large town to scare up five hundred working people, but instead of them cooking in one kitchen as in hotels, instead of women boarding as the rich do, they set about every morning making at least one hundred fires, one hundred people run after this and that to make breakfast, and five hundred pay retail prices for everything they buy, having afterwards the pleasure of leaving about

one hundred to clear off tables, wash dishes, draw water, get wood, etc."

### THE PROGRESSIVE THOUGHT

is a radical unbiased Reform Journal which should be read in every family and it will endeavor to keep in advance of its readers. The editor would be pleased to expose many of the fallacies of the present age but as it would cross grain about nine tenths of the adult people of America, coupled with the fact that our subscription list is not yet sufficiently strong to uphold the effort, it is prudent to make haste slowly upon a safe basis. Help us get sufficient permanent readers to sustain the effort and you shall, as soon as expedient, hear the full and unvarnished truth on correct lines of justice irrespective of creed, faction or antediluvian heterodoxy. We have millions of friends in America alone if we could but attract their attention sufficiently to learn what we are at. Can't you do something for the good of mankind, by introducing us to your friends and neighbors? Try it.

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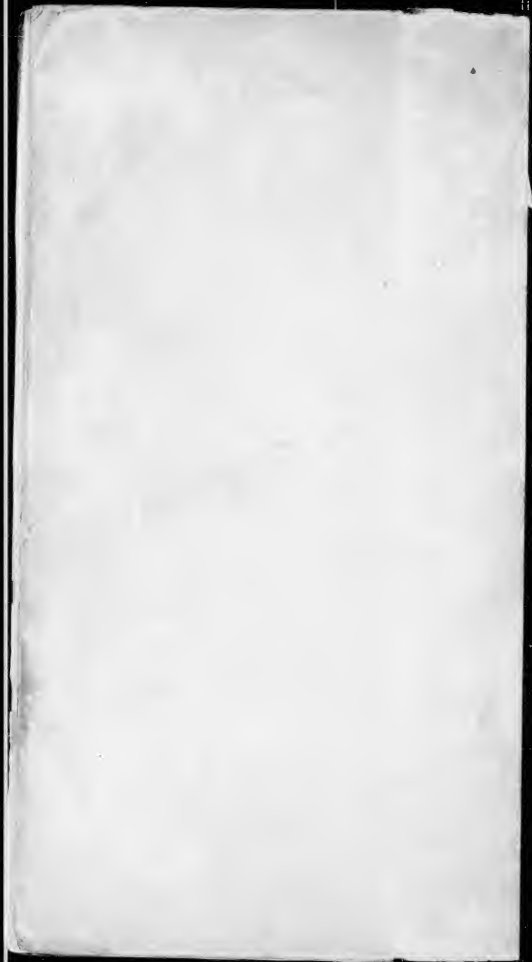
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